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## THE FRONT PAGE-

THE group of single transient unemployed, about one hundred in number, who occupy "John Frank's House," and who have been so strikingly successful there in maintaining an excellent dissipline and morale when other communities of the same type were engaging the attention of the police, have drawn up a resolution expressing their views on the whole problem of transient unemployment. It is a highly intelligent document, and we trust that it will not be dismissed by the public with the off-and judgment that transients are not the kind of eople who can have any valuable ideas on any problem, even that of their own condition. The fact is that transiency—the disposition to wander the country in search of temporary employment rather than to settle down to a routine job—is natural in a large ercentage of people at the age of adolescence and arry maturity, and has been encouraged and trengthened in thousands of young Canadians by the needs of our numerous seasonal industries.

The John Frank's House men are strongly, and we hink rightly, critical of certain aspects of the existing well-publicized plans for large camps." The ideal camp, they maintain, is about 125 men; and this view is strongly corroborated by the experience of the C.C.C. in the United States. The very large camp involves for its successful operation a degree of regimentation which is almost impossible to maintain except under active-service military conditions, and which if successfully maintained "would merely increase the difficulty in re-establishing individuals in civil life at the end of their enlistment." The problems of the re-establishment period after the Great War must be sufficiently in the memories of both Mr. King, on the civilian side, and Mr. Rogers, on the military side, to make this argument appear pretty forcible to them.

THE resolution lays particular stress on the danger of placing any camps under the control of groups private citizens, whether they be former members the fighting forces or not. This point is so glar-ogly obvious that it would hardly need stressing if were not for the traditional disposition of Canaian Governments of both parties to seek to evade esponsibility by this precise device, of clothing amtious private organizations with a large amount governmental authority. The program of the nadian Corps Association involves the assumpon by that body of a measure of police power, and en perhaps of para-military authority, which if accessful could easily lead to the rise of a private my similar to those which have destroyed democacy in most of Europe. If it is unsuccessful—if transient unemployed decline to lend themselves this type of organization, as is highly probable in is somewhat individualistic country — it would be rely mean that the whole transient problem would left unsolved. We trust that the Hon. Mr. Rogers ll be able to maintain the right of his Department exercise strict control over the operations of rybody who has anything to do with the provision livelihood and training for the transient unemyed. It is not a defence job, and does not belong Mr. Mackenzie. It is not a returned-soldier job, d does not belong to any ex-service organization. is not a charity, and does not belong to any charible body. It is a Labor Department job, and beings to Mr. Rogers.

## When Canada Is At War

WE DO not think that the statement of Mr. King in Parliament on January 16, when he declared at his party still adhered to the view of Sir Wilfrid nurier in 1910 that "If England is at war, we are war," has quite the amount of significance that been attached to it in some quarters, and notin the Winnipeg Free Press. In 1938 Mr. King some language regarding "participation" which is not the same thing as belligerency, being action and not a condition) and "neutrality, nich was interpreted by some as implying that the madian Parliament might declare Canadian neudity even in a war in which Breat Britain was a digerent. We doubt greatly whether Mr. King tended any such implication. The context of his marks shows that he was thinking of "commitents" by which an obligation to maintain neutralmight be forced upon Canada irrespective of wishes of her Parliament, and he was denying at any such commitments had been accepted or ould be accepted in the future so far as his Govnment was concerned. Clearly, unless he has since anged his mind, he was not thinking of the obligaon not to be neutral in a British war, which arises ut of our association with the Crown of the United

THE best opinion of international and constitutional lawyers at the present time seems to be that in the absence of any definite declaration by Canada that she would claim the right to remain neutral in a British war, both the British and their enemies would assume that she automatically becomes a beligerent at the same moment as Great Britain. But many of the same authorities hold that no objection would be raised by Great Britain if Canada were to make such a declaration, and that from that moment her right to maintain her neutrality, and to be placed in a state of belligerency only by the action of her own Government (not necessarily her own Parliament, which might not be sitting at the time), would be recognized by all nations. Mr. King's latest statement is not a con-



WINTER AFTERNOON. The Club House at Dagmar, Ont., of the Toronto Ski Club. Photograph by E. W. Macdonald, 53 Bernard Ave., Toronto.

tradiction of this view. It is merely an assurance that his Government has no intention of making such a declaration, and is content with the condition of automatic belligerency as a result of action by the British Government.

There are elements in Canada, and we fancy the Free Press is among them, which will not be satisfied with this condition; but we fancy also that in the present state of the world it will commend itself to the great majority of Canadians—not necessarily as a condition to last for all time, and in no sense as a condition enforced upon Canada by a superior authority in Downing Street, but as a condition accepted with a perfectly free will by Canada because it makes for the efficiency and safety of the whole Empire in an era of the greatest risk and uncertainty. Isolationists can find comfort in the fact that Canada can always decline to "participate" in the fighting, and surrender to the enemy, if the Canadian Parliament so decides; but they will have to admit that she is highly unlikely to do so.

## Holding Up the Hold-up

THE best advertisement always comes from the enemy. The Ontario Industry and Labor Board has of late received very little favorable publicity from its friends, and we were rapidly coming to the conclusion that it was just another of these bodies which are set up by governments to present the appearance of doing something about a grave current problem but are expected to do in reality just as little as possible. And then along comes Mr. Andrew Cooper of the Carpenters' Union and makes a violent attack upon the Board and its Chairman, Mr. E. J. Young, for having refused to endorse various agreements between working carpenters and their employers, on the ground that the wage scales adopted in these agreements were far too high. This is the best testimonial to the efficiency of the Board that has come to light since it started its work, and we earnestly

hope that the Government will pat Mr. Young on the back and tell him to do some more of the same sort of thing.

Mr. Cooper is undoubtedly one of those people who think that there are only two parties to a wage agreement, namely, the employer and the worker. Mr. Young, who is a very sensible man, knows that there is a third party, namely, the consuming public. Nothing is easier than for the workers and employers in the carpentering business, in a given territory, to get together and agree on any kind of a wage scale at all, so long as the employers are satisfied that nobody else will be allowed to pay less than that wage scale for the same kind of labor, and that they themselves can therefore pass on the whole of the cost of the labor, whether reasonable or otherwise, to the unfortunate consumer. Such combinations for the gouging of the consumer are particularly effective in the building trades, where the competitive market is strictly local. If a man living in Kirkland Lake wants a house, he cannot import a house from Port Arthur; he must buy or rent a house built under Kirkland Lake's conditions.

MR. YOUNG knows this, and objects to having his Board used as a tool for the gouging of the consumer. He wants the people of Kirkland Lake to get their carpentry at a reasonable price. We imagine that he has a pretty good idea of what a reasonable price is, and we think his idea is much more likely to be sound than that of Mr. Cooper. We hope that the Government, far from paying any attention to the complaints of Mr. Cooper and the Trades and Labor Congress, will explain to those gentlemen that this is one of the prime purposes for which the Board was constituted and for which Mr. Young was selected as its head. Incidentally, we can ourselves assure Mr. Cooper that Mr. Young is doing his best to protect the carpenters of Kirkland Lake from rushing headlong to their own destruction. It is precisely this policy of establishing extortionate rates of pay for certain types of labor, and getting them endorsed by lazy employers who

## THE PASSING SHOW

BY HAL FRANK

THEORETICALLY we are in favor of a distinctive flag for Canada, but we're afraid that it would not end there. Ontario, Quebec and Alberta would want one too.

Premier Hepburn has returned from his jaunt to Australia and it is believed that his first action on arriving in Toronto will be to join George McCullagh's Leadership League and send himself a ballot urging him to forget party advantage and co-operate for the common good.

Everybody talks about solutions for the railway problem, but everybody avoids the discussion of the most obvious one: more population.

Will Capitalism Survive?—Financial paper. It depends on how expert the embalmer is.

I know not why I am not eager To become a Leadership Leaguer.  $Old\ Puzzled\ Manuscript$ 

The trouble with facing facts in this modern world, remarks Oscar, is that the facts can usually stare you out of countenance.

It is rare now that the term "talkie" is used in referring to motion picture films, but there is no doubt that it will be revived with the screening of Bernard Shaw's "Pygmalion." Still, we doubt if Mr. McCullagh will be any more successful in uniting the provincial governments with the national government than he would have been had he attempted to amalgamate the Globe and the Mail & Empire by merely taking a vote of their respective subscribers.

Camps for unemployed youth are all very well, but if we're going to deal completely with the problem of anemployment we will have to provide camps for the Canadian Senate as well.

Nature has made many mistakes, says Horace, one of which was not giving man two heads, one to think with and the other to think with a little more.

It would be interesting to learn how many Leadership Leaguers are sending ballots to their members of Parliament because they want to jack them up and how many are writing because it is fun to send a letter without having to put a stamp on it.

Ireland has decided that it cannot be isolated from Great Britain. And Great Britain the past few weeks has been learning to its distress that it cannot be isolated from Ireland.

Esther says she disagrees with the scientist who says that the size of the head increases with thinking. She says her head has been getting smaller for years.

# -NOTE AND COMMENT

figure on being able to pass along the cost to their customers, that has ruined the market for a score of industries in the last few years. When the people of Kirkland Lake begin really to want houses, and find that they cannot get them at a reasonable price, they will begin to import them in pre-fabricated form from other places where the authorized wage scale is not quite so lofty; and then we have no doubt that the Kirkland Lake carpenters will come around either to the city council of Kirkland Lake or to the Government of the Province of Ontario and demand that the importation of pre-fabricated houses into Kirkland Lake be stopped by one authority or the other.

## Liberty and the I.O.D.E.

WE HOPE that the Imperial Order Daughters of the Empire will not press too hard the view enunciated by the President of its Municipal Chapter in Toronto, that professors in the provincial University (President Cody's hired men, as the *Telegram* is fond of calling them) should be dismissed if they emit any utterance critical of the actions and policies of the Government of Great Britain. One such professor is credited with the remark that it would be a good thing if certain patriotic insignia could be made of wool, "so that they could shrink along with the British Empire." We do not suggest that this is a very brilliant witticism; but there are a lot of witticisms that are not brilliant (we make some ourselves every week), and anyhow it was not its lack of brilliance that drew down upon the Iodine reprehension. The view of current British policy which it embodies, while quite possibly wrong, is no more severely critical than that which is expressed every now and then in these difficult and bewildering days by Mr. Lloyd George, who used at one time to enjoy the approval of the Daughters. We do not quite see why a Toronto pro-fessor should enjoy less freedom of discussion concerning the policies of the British Government, and particularly those policies which are likely to affect the lives, liberties and property of Canadians, than Mr. Lloyd George or Mr. Winston Churchill.

The I.O.D.E. may possibly reply that it does not care what is said about British policy by persons in private employment even in Toronto, but that a Toronto University professor is an employee of the Province and should not say things that are distasteful to the majority of his employers. This is a very dangerous and unworkable doctrine. In the case of a private employer, the use of the power of dismissal to compel the employee to conform to his political views has long been regarded as a gross infringement of personal liberty; and we cannot see that it is any the less an infringement when committed by the Province. In Germany, of course, things are different, and professors have to conform to authority as does everybody else; but we had hoped that we should be able to avoid that sort of thing in Canada. We had hoped also that the I.O.D.E. would help us in avoiding it, and we are rather distressed to find that apparently it cannot be relied upon for that service.

## Encores in the Movies

W/E KNOW exactly what we wanted and didn't get in the screen production of "The Mikado," currently running in this metropolis, and we don't see why it couldn't have been given us. "The Mikado" is an opera. On the screen it is still an opera, a color-photographed opera but an opera just the same. Now an opera is something that gets you all worked up at intervals of ten or twenty minutes, and makes you want to burst out in up-roarious applause of the efforts of the people who are performing it. We know, of course, that this was just a photographed opera, but we still wanted to burst out etc. at intervals. And there was no provision for bursting out. The film just went on running through the projector, and would have gone on running through the projector if everybody in the theatre had got mad and gone home. All you can do in a movie house is either stay or go home. It's no use applauding; it's no use hissing; it's no use saying anything to the ushers. The people you want to applaud or hiss or warn or advise are not there. They're in Hollywood, or Elstree, or Moscow or Rome. You can write to them, but it takes a long time to get an answer.

Now what we want to know is why there could not be a lot of little bits of film that could be switched in, and the main film switched off, when the audience applauds. Why couldn't an intelligent operator stand ready, at the end of the Madrigal, or the Wandering Minstrel, or Tit-Willow, to shut off the main film and throw in a picture of Ko-Ko and Nanki-Poo and Yum-Yum and the rest of them taking their bows and acting as if they knew we were there and were glad of it? And then, if the applause and the bows went on long enough, why couldn't the main film be rolled back a few feet so that we could have an encore?

Oh, we know all about the time schedule. We know that every minute of a movie house's time is programmed like a radio station. We know that the operator isn't paid for watching the audience and guessing at what it wants. But we know also that we wanted encores in "The Mikado," that the piece was always intended to have encores, and that we cannot for the life of us see why it shouldn't have them even in the movies.

ROUND TABLE CONFERENCE WITHOUT A ROUND TABLE because the delegates refused to six together. The London conference on Palestine, currently insession, in which British statesmen had to be physical as well as diplomatic go-betweens, and which necessitated two formal openings by Mr. Chamberlain. Left. the Jewish delegates and right, the Arab representatives, in their separate meeting places.



## Sunday's Swing Sessions

BY MICHAEL SINCLAIR

of local typoches of processe, a handful of Montreagers have just simpleted a quarter-century experiment in adult consistion. For twenty-five years they
have warmed up winter Suntay evenings in Montrea,
with angument in the Perces Forum where a thousant people listen to, and take part in the discus-

seen to discuss matters literary and poetic, but our tirm have complained officers in private when the cream Angel expressed his ideas, and squawked more policy when Tim Buck expounded politics. There is still a first up up who feel that only a at the city can attain an educated point of view, a theoretical operation of the city waste time and off of the majority.

bookworms to the atterateurs, and the religious to the theorymans. It is rather said. Sometimes, though the Forum committee overcomes this difficulty by putting on a debate. The one held some years back between Agnes Macphail and General McBrien on the desirability of military training in the schools was certainly not without interest.

Only twose in its career has the Forum put on a real left winger. Yet because it tries to present all shades of political and economic opinion, a few Montrealers are inclined to feel that it is a little pinkish, drawing-room pinkish. This is not so. Far more of its speakers have been rightist than leftist. But due to its small English population, the general Montreal attitude on education is about comparable to that which obtains in any mid-west town of a population of 150,000. This also is sad-

BECAUSE the entire English press of Montreal looks back with regret to the passing of the Reform Bill in 1832, it seems at times to play down the arrival in Montreal of some of the Forum speakers, including such eminently respectable radicals as Arthur Henderson, Margaret Bondfield, Lord Thomson and Philip Snowden. While such speakers may produce sniffs from a few ultra-conservatives. the Forum itself cannot be sniffed at, for it operates under the indirect leadership of the Governor-General through its affiliation with the Canadian Association for Adult Education. It has also had speakers like Sir Robert Borden, Sir George Foster and Hon.

WITH to financial tacking without the support Racul Dandurand. To counterbalance such men

EARLY in its career, the committee learnt certain fundamentals of forum operation. They learnt that authences would contribute little towards operating costs. When collections were taken up, the average per capita contribution was 6.3 cents. And a 860 gate from an audience of a thousand does not to far to meeting the rent of a hall and the fees and travelling expenses of a lecturer. Early too it was learnt that audiences will not turn out for Canadians. The poorest attendance in the Forum's twenty-five-year life occurred when one of few outstanding Canadian political leaders held forth. Hence in recent years most speakers have come from

Abrad and must be paid.

It was also early found impossible to conduct the discussion by means of verbal questions from the floor. It provided granks with too great an oppor-

tunity to hold forth. Also many questions were foreign to the issue. Nowadays all questions are written down. Each year the committee digs up a rorps of volunteer ushers who hand out paper and penul to the audience. From the written questions, the chairman chooses those which are germane and most likely to disconcert the speaker. Over a term of years this has proved to be the best method of obtaining substitutions and to any tonic. btaining enlightenment on any topic

THE Forum wisely provides a diversified program. For instance, the first three lectures this year have covered Japan's gamble in China, education under Hitler, and the effect of Munich on England. Others will probably include topics connected with music, drama and science. The presentation of political doctrine has ever been but a minor element in program, despite occasional complaints when a

of St James Street.

That this Forum has endured for twenty-five years is not without some significance. The moral may be that Montrealers welcome something to jerk them out of that rut of conventional thought for which the city is somewhat noted. Or it may be that the handful of men who have kept the People's Forum, not only alive but kicking, are themselves enlightened enough to make their educational effort

The committee of the People's Forum, many of whom have been associated with the effort over many years, is as follows: Ross Macdonald, presi-

dent. Rev. Lawrence Clare, William Fraser, J. Gardiner, Hugh B. Grigg, Dr. H. D. Brunt, Warwick F. Chipman, K.C., G. H. Fensom, H. Carl Goldenberg, Francis Hankin, Col. Wilfrid Bovey, William Carswell, Prof. C. L. Huskins, Gordon Nicholson, Prof. John Hughes, E. W. Lyman, D. D. Stewart Dr. Laurence C. Tombs, and V. C. Wansbrough,



"THIS," said the King, "is the Advice which I desire to be given. You are the only one of my Prime Ministers to whom I can now turn. others are not within reach for prolonged and confidential discussion. Will you tender me the Ad-

At the moment the Royal train emerged from a rock tunnel; it was running on a ledge in the great cliffs which skirt Lake Superior, and across the calm waters there flamed the riotous glory of a May sunset.

The Prime Minister sat with a hand resting on each knee, and though his gaze was directed through the window, it is doubtful how much he saw of the

picture framed therein.
"Are you sure, Sir," he temporized, "that our information is as complete and significant as you deem it? Should we not wait further word from London?"

THERE was a pause before His Majesty replied.
"As you know," he said, "London is without the Prime Minister and Foreign Secretary today; they are in Madrid taking tea with General Franco and surreptitiously counting Italians. It is ominous that this crisis appears and matures so swiftly at just

"They will be back by 'plane in a few hours, Sir,

and will no doubt call a Cabinet immediately."
"I am asking you to save me several hours at a time when minutes are vital. It seems that the situation is developing every moment. In my mind there is no doubt of the Advice that London must give; but I want it now. Forgive me for reminding you that I am thinking of the whole Commonwealth."

STILL the Prime Minister temporized. "Can we properly appraise things at this distance?" he

The King looked at him in surprise. "My dear sir," he pointed out a trifle impatiently, "have we not both just listened to Mr. Kaltenborn?"

At this conclusive argument the Prime Minister odded gloomily, but his next remark showed him still reluctant.

"Parliament-" he began.

"This is an urgency which will not wait. There are moments Mr. Prime Minister when you must. yourself, be both Cabinet and Parliament-and hazard everything on their subsequent approval."

SUDDENLY the waning daylight and the fading O colors on the horizon were blotted out and the train plunged through another rock-roofed tunnel The two men regarded each other by the soft shaded lights of the car.

"If this Advice is offered and the Event is unfortunate there will be no justice for me short of my Memoirs." This was spoken so low that it seemed almost a meditation more than a remark; it reached the King, however, and he expressed instant agreement.

"Quite. There is little justice for public men-The Prime Minister's next observation seemed to indicate acquiescence and was offered almost tentatively. "My advice could commit only Canada." The answer to this was prompt, quiet and firm.

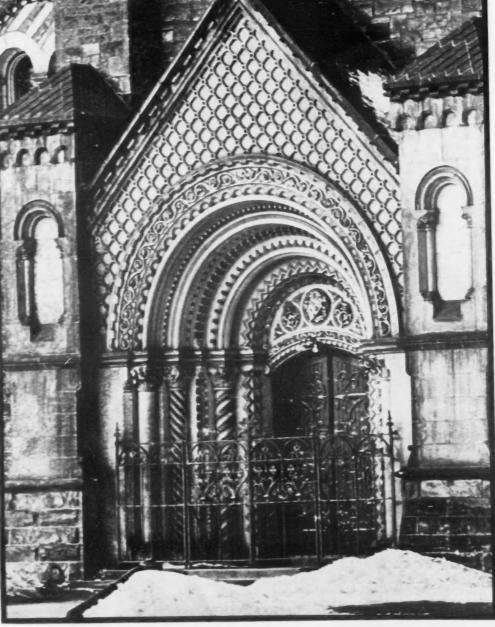
"Across the Atlantic," said the King, "they are very sure that if Canada is at war Great Britain is at The Prime Minister came to his resolve and stood up. "I will offer the Advice you wish, Sir" he said

"The very Mitch himself could do no other." THE present historian is not yet aware if this conversation resulted in action which served to ward off the threatened calamity, or whether it merely served to line up the Commonwealth in the last min

utes of grace. He is only convinced that on the fol-

lowing Sunday Professor Overdale acidly pointed out over the C.B.C. network that Great Britain was

entirely wrong from the worst possible motives.



THE MUCH-PHOTOGRAPHED DOORWAY of University College at the University of Toronto takes on a new depth and richness when recorded with one of the camera's newest gadgets. This picture, made by "Jay" from a position half way across the campus illustrates the remarkable magnification and accuracy of reproduction of his new telephoto lens.



THIS BACKSTAGE OUTFIT IS NOT SO HOT, EITHER

## FROM WEEK TO WEEK

## Should We Admit Refugees?

This is a broadcast delivered on Thursday, Feb-uary 16, over Station CBL of the Canadian Broadcusting Corporation, under the auspices of the Toronto Branch of the Canadian National Committee

THE population of Canada at the last census, that of 1931, was approximately 10,400,000. According to the census figures, an overwhelming majority of that population professed adherence to some form of the Christian faith. Some 4,300,000 were Roman Catholics; 2,000,000 were members of the United Church; 1,600,000 were members of the Anglican Church; nearly a million were Presbyterians. The only important non-Christian element was the Jews. church, hearly a million were Presbyterians. The only important non-Christian element was the Jews, with 155,000. The Buddhists, Confucians, Pagans there were only 5,000 of these!, those whose religions were "not given," and those whose religions were given as "all other (various)" totalled altogether only about 100,000 souls. So that when one is addressing the people of Canada one can assume with some confidence that one is addressing a Christian nation.

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It follows that when one addresses the people of Canada one is addressing a nation which believes in God, and believes in man's duty to God. It believes also in the two Commandments: Thou shalt love the Lord thy od with all thy heart, and Thou shalt love the Lord thy od with all thy heart, and Thou shalt love thy neighbor as thyself; and it knows that the term "neighbor" means a fellow human being and not merely somebody who lives on the same street or was born into the same citizenship. It knows the parable of the Samaritan and the man who fell among thieves; and it believes it to be the word of God.

MENTION these things because any inhabitant of Mars or some other planet who should happen to listen in to the current discussions in Canada about the admission of refugees would find himself almost compelled to believe either that Canadians were not Christians or else that Christianity implied no duty to one's neighbor. Such a listener would note. to one's neighbor. Such a listener would note, I think, that our neighborliness appears to be limited to those cases where it cannot possibly cost us anything. Some of us, who do not happen to be engaged in industries which sell to the Japanese, are very neighborly towards the Chinese, and very anxious that we should not do any business with the Japanese at all. But we do not propose that any of the starving or dispossessed Chinese should come and live with us. Some of us were very neighborly to the Czecho-Slovakians a few months ago to the extent of being angry because the British were unwilling to have London bombed in the business of rescuing them. But today, when what the Czecho-Slovakians need is not military defence at the hands of Great Britain and France, but a home for a few of their britain and France, but a nome for a few of their refugees in Canada, our interest in them is suddenly diminished, and a large number of our people seem to prefer not to bind up their wounds but rather to pass by on the other side. The great majority of these people are Christians like ourselves, and those who are not are Jews, believers in one God, and in a moral law for the human race which is not so very different from that which we profess to believe in. Nevertheless, many of us when asked whether Can-ada ought not to admit a few of these people to her sanctuary—not an overwhelming flood of them, but a very moderate and carefully restricted number; not an indiscriminate and unselected horde, but a mada's economic prospects—reply very vehemently that we ought not to admit any of them at all

YOW I believe that we are Christians enough that ve would not deny to these unfortunate people the right to enter Canada, unless we felt that we have to deny to all people now outside of our borders the right to enter. I do not think there are many of us who would not say that if any people should be allowed to enter Canada at all, these people should be allowed. There may be a few of us who in our unreflecting moments think that it would be nice if nobody ever came to Canada except Anglo-Saxons. but they can only be people who have never given been made to the development of this Dominion by people of innumerable other races, a contribution that has been so wonderfully set forth by Mr. J. M. Gibbon in his recent book "Canadian Mosaic." No, it is not a prejudice against refugees as such that is at the bottom of our present attitude; it is a fear of all immigration, a fear that it may imperil our own jobs, a fear that it may add to the burden of taxa-tion, a fear that in this land which we once thought would be a land of plenty for twenty or thirty million people there will not be enough to go around for eleven million.

A<sup>ND</sup> it is not a very surprising fear, when you consider the effect upon our emotional natures of losing our own jobs, or of seeing our neighbor lose his, or of having the boy and girl of whom we were so proud faced with a glutted labor market in the calling for which we had so carefully educated them. It is a very natural fear. It is not a logical fear.

but fear is never logical.

The truth is that there are very few economists who would admit that there is any direct relationship between immigration and unemployment, or even between density of population and unemployment. The root cause of unemployment is something quite-different. A balanced condition of productive activity requires a large output of consumption goods as well as the steady output of consumption goods at the rate at which the community is accustomed to bon-sume them. But, except in totalitarian countries where capital and labor alike have to do as they are told, the production of capital goods is entirely dependent upon the confidence of those who have wealth or credit which they are willing to risk in new capital enterprises. new capital enterprises.

IN CANADA in recent years that confidence has been largely broken down by a variety of causes, but over-population is not one of those causes. No or over-population is not one of those causes. No capitalist would be less willing to adventure capital in Canada if he thought that there was going to be a larger population in the country next year and the year after; most capitalists would be a good deal more willing.

Now an increase in the confidence of rapitalists results in an increase of production and therefore of employment in two ways. If gives employment in the manufacture of capital goods but the people who are working on those capital goods have more money to spend upon consumption goods than if they were unemployed and on relief, and therefore the demand for consumption goods is increased and the activity of the producers of consumption goods is stimulated. It is my own firm conviction that nothing will restore a decent level of productive activity in Canada except a renewal of confidence on the part of capital—unless we are going to go right over to the methods of the totalitarian states, and bring about the investment of capital by compulsion instead of by the old method, the inducement of a hope for profit. Now an increase in the confidence of rapitalists

BUT once we admit that an increase in the population of Canada is not in itself a deadly evil fraught with peril to the jobs of all of us. It follows immediately that a selected and regulated inflow of refugees is as desirable a form as any that the increase could take. The refugees from central European countries consist of two classes. The Jews who are not a majority in the total, and the political and validations refugees who have hearn convesible to and religious refugees who have been compelled to flee because of their passionate desire for political and religious freedom. I do not propose to say a word about the sufferings which these people are enduring in the countries from which they are being driven out and in those neighboring countries which are economically incapable of absorbing them. J suicide, and a very great many more will commit suicide if they cannot find sanctuary in some country like Canada. But of course, if the saving of a man from committing suicide in a German concentration camp, by admitting him to Canada, means that my job or your job is in the slightest degree imperilled. I am not going to suggest for one moment that he bught to be admitted. What is the life of a German Jew or a Czecho-Slovak democrat compared with your job and my job? What I do want to suggest

MANY of the refugees are men of exceptional skill and experience in advanced forms of in-ry, entirely suitable to Canada but little practiced in this country owing to the lark of the right kind of worker. Among these industries are potteries glassware, bead work chemicals, dyes, some forms of munitions, novelty gloves, toys, fine leather work, and costume jewellery. These are industries in which technical skill is more important than mass production, and could be carried on in Canada just as well as in Europe. They would thus add to that diversification of our productive activities, which is imperatively necessary if it is true that we can no longer hope to maintain at the old level our highly specialized export trade in such articles as wheat and forest products. A glassmaker making art glass in Czechoslovakia is not likely to consume very much Canadian wheat and will certainly not live in a house made of Canadian lumber and read newspapers pulped from Canadian trees. The same glassmaker living in Canada will fill 100 per cent of his requirements in these lines from Canadian sources.

T CANNOT surely be possible that we are ourselves so tainted with the racial feeling so often and so strongly denounced by the late Pope, that our in-tolerance of the presence of other races than our own falls short of that of Germany and Italy only to the extent that we have not yet begun to drive out force ibly those of them who are already with us. Neither the country to which we belong, nor the Empire to which we belong, nor even the Continent upon which we dwell, has ever in the past been dedicated to this un-Christian idea of racial exclusiveness. The ablest unichristian idea of ractal exclusiveness. The access minds, the noblest characters, of our country, are vehemently opposed to it. Mr. R. B. Bennett's last word before his departure from Canada was an ap-peal to Canadians to be generous towards the refugees. I cannot believe that our sober, mature decision, when we have freed ourselves from our present economic alarm and timidity, will be other

## War of the Aroostook

By L. J. B.

DOWN in the State of Maine they have been lately Declebrating the one hundredth anniversary of what is sometimes called the Glorious Madawaska Campaign, and sometimes the Great Aroostook War. The conflict was more or less between the State of Maine and the Province of New Brunswick, but which called it which no one now seems to remember. And no one appears to know why New Bruns-

ben And no one appears to know why New Brunswick is not also commemorating the centenary of a
war that, if it ended unquestionably in a magnificent
victory for Maine, indubitably was brought to a
triumphant conclusion by New Brunswick.

As to the causes of this tragic misunderstanding, if you will read Squiffins "History of New
Brunswick" you will be convinced by that impartial
historian that it arose out of the outrareous acts
of an unprincipled scoundrel named Baker, who
gathered an irresponsible mon about him and flaunted the stars and stripes from a pole on British terrigathered an irresponsible mob about him and flaunted the stars and stripes from a pole on British territory. But then, if you turn to Squibbs' "History of Maine" that objective writer will compel you to admit that Baker was an unselfish patriot who, with other peaceful settlers on the banks of the Madawaska, had erected a oberty pole on American soil, and, lacking other means of infocent amusement, had been accustomed, at the end of their day's toll, to dance about the pole, to the top of which was attached a rude representation of the national Eagle, and sing patriotic songs. It is to be remembered that this was long before the perfulious Scots had introduced into America the so-called same of soil. Otherwise there could have been no dispute as to the real wise there could have been no dispute as to the real cause of the Areastock-Madawaska War

NOW there was a New Brunswick magistrate residing in Tobique, and described by the Maine historian as "one George Morehouse." This sterm and upright official, on heating of the turbulent and unendurable acts of Baker and his followers, hastened to Madawaska, cut down the flag-staff, and according to Squiffins, rolled the American flag under his arm and carried both it and Baker to Fredericton, where the latter was tried and fined and the former treasured as stolls of war. Or, arcording to Squibbs, the unoffending Baker, while peacefully sleeping with his family, was rudely awak-

#### OWEN SOUND HARBOR

HERE masts of freighters rise like giant reeds
Along the white dock's edge
A forest of ships, immobile—proud and still,
Locked in the winter dreaming guest things.
No flurry of gulls against this cobalt sky.
No slurring sound of water flowing free:
Silence ... and bone white masts and drifting so
And here in the barbor chill security.

ened by Morenouse, dragged out of his home by armed ruffians employed by this provincial bully, and thrown into jail without examination or trial. But if Squitts is to be credited, how is it that we find Baker brought for trial with two of his assistates, and formally described as "persons greatly disaffected to our said lord the King and his Government, and being factiously and sedificusly disposed, on the fourth day of July note the day! in the eighth year of the reign of our said Sovereigh Lord George the Fourth, with force and arms, at the parish aforesaid, in the county aforesaid, did parish aloresaid, in the county aloresand his amongst themselves conspire, combine, confederate, and agree together, falsely, maliciously, factiously and seditiously, and to bring hatred and contempt on our said Lord the King," And it was charged that Baker, not content with raising and erecting "a certain flag-staff," did "oppose and obstruct the post man.

SO MUCH for the Supreme Court of New Brunss wick, but listen for a moment to the Legislature of Maine: "Whereas the sovereignty of this State has seen repeatedly violated by the acts of the agents and officers of the Government of the British Province of New Brunswick, and that government, by its agents and officers, has wantonly and injuriously harassed the citizens of this State, residing on the north-eastern frontier of the same, and within its hmits. Resolved that the Governor be and be hereby is authorized and requested to extend to the family of the said John Baker such relief as shall

All this happened in 1827 and 1828, and the Arosstock War still had a decade to run. Even with the help of Squiffus and Squibbs it is not practicable between the sovereign State of Majne and His Majesty's Province of New Brunswick, though onshould perhaps, explain that both Baker and More-bouse lived in a remote district, between the northwest corner of New Brunswick and the north-east by both, not, it would seem, because it had any par-

A ND so we come to the critical year 1819. Gov-ernor Fairfield of Malne sent Eufus McInture case may be, to the Aroostook country, to drive but certain obscure individuals who were said to be out-



lly built under the Dominion Housing Act, dis-cussed at the Toronto Conference this week.

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ting timber there. At the same time Sir John Har-vey, Governor of New Brubswick, instructed James A. McLauchlan, the warden of the district, to put a stop to the same proceedings. Meinture had with him Major Strickland and a Mr. Stover. Meinture was captured by New Brunswick officers, one acunt says that he was surprised in his sleep, and another that he had wandered into enemy territory to obtain a feather bed, spruce boughs not being soft enough. Stricklard and Stover escaped. A contemporary poet enshrined the absolute in un-forgettable verse:

Bun Streeland run Fire Stover fire! Were the last words of M.Intro

cidentally, Squibte remarks that while McLa was lodged in a first-class Babyer hotel when he fared sumpturusly. Militaire was greeted

my account of the hardships endured by the troops at the front, pitching their tents on melting snowfrifts, and that sort of thing, and another, moved in righteous indignation by the perfidious conduct of the enemy, exclaims. "Let us give every hireland ery which King Harold of pure was willing toward

FINALLY at began to appear that the Tweedledom-I Tweedledee War might develop into something more realistic. The Maine Legislature appropriated \$500,000 and ordered that 10,000 multin prepare for immediate action. New Brunswick called our two regiments of the line with volunteers and artiflery Congress passed a bill authorizing the President to raise 50,000 men for service on the Maine frontier, and voted \$10,000,000 for expenses. News Scotia enthusiastically offered its entire militia and £10 (90), and the Canadian Legislature was prepared to stand by the sister bolony. Things were looking sermus, and General Winfield Scott said to President Van Buren, in effect. "This has gone far enough Better let me take the matter up with Harvey. He and I fought against each other in 1812, and I've no doubt we can come to a reasonable settlement." The President was only too glad to get rid of a troublesome problem. Scott opened his headquarters n Augusta, southed the ruffled feelings of Maine, and promptly got into touch with Sir John Harvey who, like himself, was a man of common sense and humor. They agreed on a temporary joint occupa tion of the disputed territory, and the Aroostook War came to a peaceful end.

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## WEEK IN CANADA

## Lapointe Stays in Harness

THIRTY-FIVE years ago Rt. Hon.
Ernest Lapointe, Minister of
Justice and member for Quebec East,
entered Parliament. Last week in
Quebec City the 62-year-old Cabinet
Minister was feted at a testimonial
dinner which was attended by 1,500
Liberals including practically all of
the Dominion Cabinet. The dinner
was presided over by Hon. P. J. A.
Cardin, Federal Minister of Public
Works, who introduced the 17
speakers.

Works, who introduced the 11 speakers.

Any doubts which may have existed as to the Quebec leader's future political plans were dispelled in speeches made by himself and Prime Minister Mackenzie King. In proposing a toast to Mr. Lapointe, the Prime Minister made known the Justice Minister's determination to remain in the political field, spoke of him as his lieutenant in the forthcoming election. Said Mr. King: "Come what may, he has put out of his mind all thought of respite, retirement or reward, and chosen to continue his membership in the House of Commons as its senior member, in order that he may take his place in the forefront of the battle in our next political campaign."

of the battle in our next political campaign."

In replying, Mr. Lapointe spoke of unemployment insurance which will require a constitutional amendment to which certain provinces object: "If the federal government has some responsibility in the matter of unemployment, as its attackers loudly assert, how can they deny it the means of preventing and coping with it?" Of refugees: that he was opposed to immigration under existing circumstances, but had nothing to offer but sympathy for "refugees who have been subjected to atrocious persecution." Of public works: that the government proposes to launch a substantial program which will be revealed when the supplementary estimates are brought down in the House of Commons. "New plans which will be submitted to the House have been worked out, outlining further coworked out, outlining further co-

operation with provincial and municipal authorities for the carrying out of an elaborate public works programme," the Minister said. Unofficial Ottawa estimates set the new program at figures as high as \$100,000.

Minister of Justice since 1923. Mr.

Minister of Justice since 1923, Mr. Lapointe was presented with a life-sized painting by his Cabinet colleagues "and one or two of his other intimate friends." The painting will be executed in oils by an artist of his own choosing. Mrs. Lapointe, a spectator in the gallery, was presented with 35 red roses. with 35 red roses.

COLONEL GEORGE A. DREW by acclamation as member of the Ontario legislature for Simcoe East. Thus, for the first time since 1936, the official leader of the Ontario Conservative Party will be in the Provincial Legislature when it opens on March 8. Until his resignation last December, former leader Hon. Earl Rowe led the party from his federal seat of Dufferin-Simcoe, after seeking unsuccessfully to enter the legislature from Simcoe Centre in the 1937 general election when the Liberal government was re-elected. Colonel Drew's acclamation makes unnecessary the by-election called for February 27 in which Captain W. J. Osborne Dempster and Mayor James Mackie of Midland made feints at opposing him. But the party standing in the Legislature remains unchanged: Liberals 66; Conservatives 23; United Farmers of Ontario 1. Total: 90.

#### Declared:

ULTRA VIRES of the Alberta leg-slature was the Provincial Securities has a tree with the revolution securities a contract reducing interest on Alberta bonds 50 per cent. After hearing in the Supreme Court of Alberta on February 2, Mr. Justice S. J. Shepherd last week handed down the judgment declaring: "The act in question is ultra vires not only for the reason that it is interest logislation but for is ultra vires not only for the reason that it is interest legislation, but for the further reason that the suppliant's right is a civil right outside the province and the Legislature can not legislate validly in derogation of that right." The action was taken by the Independent Order of Foresters which holds \$373,000 worth of the bonds interest on which averages 4½ per cent. and only half of which has been paid since June, 1936.

ON ALBERTA CIVIL SERVANTS was last week brought to bear in order to induce them to sign up for a three months' trial of credit house vouchers. months' trial of credit house vouchers. Under the plan, government employees will accept one-quarter of their wages in vouchers, and as far as could be ascertained, approximately \$50,000 of the total provincial monthly payroll of \$200,000 will go through the credit houses at the end of February. To translate the vouchers into cash will cost civil servants a 2 per cent. discount. The other alternative is to find merchants who will accept them as cash, and about half the merchants in Edmonton are willing to do thisfor regular customers. At the end of the week, telephone department and university employees were still holding out.

Resented:

By British Columbia Premier T. D. Pattullo was an article in Collier's on the San Francisco Exposition. Written by Collier's staff writer Jim Marshall, the article made far too free with British Columbia's fair name in poking fun at California to suit the Premier. Said he: "It's utter nonsense to suggest that British Columbia is exhibiting at the San Francisco Fair 'as a Western American state'." Still worse was it to say that British Columbia "if necessary would resign from the British Empire, which wasn't such hot stuff any more anyway" and Premier Pattullo doesn't like it. "I am very much surprized at a magazine of national standing publishing such nonsense," concluded Mr. Pattullo.

## Denounced:

By Camillien Houde, Montreal Mayor, were both Fascism and Com-munism. Two weeks ago the veteran Mayor said that in the event of a war between Italy and Britain, Quebec's sympathies would be with Italy. Last week, in a supplementary statement, he said nothing at some length. Excerpt: "The truth is that Fascism and Communism are both revolutionary doctrines and we should not to create extremists of any type. We to the state of the said of the sai ary doctrines and we should not tolerate extremists of any type... We are in favor of peace, order and public welfare, we intend to be respected alike by left, right, and centre, and we intend to greet all provocation, wherever it may come from, with the toe of our boot." A promise: "Let all good citizens be on the alert. I may have some serious things to say to them before long."

Irked:

POPOLO D'ITALIA, Premier Mussolini's newspaper by the refusal of the Montreal firm of P. B. Hart to ship scrap iron to Italy, Germany or Japan until they (1) revoked all anti-Jewish restrictions; (2) denounced the Rome-Berlin axis. The firm further announced that it would make no more shipments unless it were assured that they would not be used for the manufacture of armaments. Commented Popolo d'Italia: "We find ourselves faced by the tragic dilemma imposed by the Canadian judgment either to give up racial defence and the Rome-Berlin axis, or to give up transoceanic old iron. There is no escape from this dilemma without thinking of the menace of a law consecrating Hart firms to commercial sanctions." Questioned about the editorial R. B. Hart Montreal replied. sanctions." Questioned about the editorial, P. B. Hart, Montreal, replied:
"I am the firm of P. B. Hart but I am not in the scrap iron business."



CARTOON OF THE WEEK: Jack Boothe in the Vancouver Daily Province turns to J. F. Millet's "The Gleaners" for inspiration.

with: "I know nothing about it and have nothing further to say." Quite obviously, somebody is shadow boxing.

Howe, S. L., Vancouver, B.C., member of the Cabinet of the late Hon. S. F. Tolmie's Conservative government (74). Knox, A. E., Toronto, senior member of the law firm Foy, Knox and Kelz (60). McMurray, W., Westmount, Que., manager of the Mundet Cork Company, Ltd. (55). Milley, Hon. S., St. John's, Newfound-

land, one-time member of the Newfoundland Legislative Council, director of several concerns (71). Phin, W. E., Hamilton, Ont., chairman of the Canadian Dredge and Dock Company (75). Pugsley, J. W., Ottawa, Ont., civil servant for 54 years, retired secretary of the former Department of Railways and Canals (76). Simpson, J. W., Montreal, Que, superintendent-at-large of the Sun Life Assurance Company of Canada (60). Walsh, J. H., Sherbrooke, Que, former general manager and vice-president of Quebec Central Railway (79).

## Letters to the Editor

## The Illogical Logicians

Editor, SATURDAY NIGHT:

AFTER having read SATURDAY NIGHT A FIER having read SATURDAY NIGHT for many years with profit, I find an article which cries for contradiction. "Logician's Elementary Exercises in Logici" illustrates how illogical a logician can be. Logician says that all that is necessary to solve a problem is sufficient and complete minimum. of force having a certain minimum. a problem is sufficient and complete data and the use of one's reason. Be-low is the first exercise:

low is the first exercise:

"Exercise A: Dr. C. L. Alsberg, a highly reputed authority on agricultural economics, in a recent book, uses the following language: "Instead of putting men on the land to practise subsistence farming it would be better to employ such men on public works, or put them on the dole, or give the aged larger pensions, or spend more of the national income on unemployment insurance. This would be less wasteful of capital."

"Now I ask the students to notice."

less wasteful of capital."

"Now I ask the students to notice that it is not a question of which would be the most desirable way of dearing with unemployment. Someone may tell you that it is much better for a man to live in the slums of Montreal on \$3.30 a week than it is for him to struggle with a bush farm at Rivière Solitaire. That may or may not be the case. What Dr. Alsberg is saying is that it would be cheaper—to the community as a whole. The logical fallacy is visible at once. The subsistence farmer at least produces his own food. Men on the dole produce

nothing. Therefore, Dr. Alsberg

In THIS case, absence of data, as well as faulty reasoning, result in a wrong conclusion. How are in digents to be launched upon subsistence farms? Only by supplying them with dwellings and a certain minimum of farm buildings, live stock, implements, seed and incidentales also the support of the farmes. stock, implements, seed and incidentals; also the support of the farmers and their live-stock until crops are grown. Taxes, interest, and insurance might be added. On the other hand, every ton these farms produce displaces a ton grown by real farmers who are already established, know their business, and must pay taxes and interest from a deplorably low income, low because there is already great overproduction of produce at quite unprofitable prices. Dr. Also quite unprofitable prices. Dr. A berg's conclusion that the adoption berg's conclusion that the adoption his suggestions would be "less wast ful of capital" is therefore perfect logical and his whole statement qui true. In saying this the writer d regards social questions and write within the limits imposed by Logici

within the limits imposed by Logicia himself.

The other exercises are passed over they are not quite so easily refuted, be are quite unconvincing to me. Logician should treat of our Ra-road-Tax problem, Railroad-Highwa problem, and our Railroad-Highwa Canal problem, his findings would interesting.

heal

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## THE NATION

## Gardiner Bids for East's Favor

BY R. W. BALDWIN

THE dynamic little man at the head of Canada's Department of Agriculture has become Parliament Hill's No. 1 alarm clock. Twice last week Mr. Gardiner succeeded in shaking the House of Commons out of its lethargy and showing incidentally that, so far, he has not been overcome by the enervating hot air which has characterized Ottows, since the as characterized Ottawa since the

has characterized Ottawa since the beginning of the session. On the first occasion Western members had been expounding their peramial appeals for more federal aid to the West, particularly in the matter of seed grain. Mr. Gardiner listened long—the rules of debate forced that feat of patience,—and then in no uncertain terms indicated that it was time the West began to think about helping itself. On the question of seed grain he put his foot down with the whole force of his five feet of solid muscle behind it. There was to be no more federal financing, at least until the Province of Saskatchevan for one showed of Saskatchewan for one showed signs of being able to pay back some of the \$21,000,000 now outstanding on

HAVING disposed of this question in a five-minute rapid-fire speech, the Minister of Agriculture took the stage again two days later. This time the House was in committee considering agricultural estimates. Most of the members who were not engaged in counting Leadership ballots in their respective offices had settled down for a quiet if slightly boring evening. Mr. Gardiner chose this moment to announce his new wheat policy for the West—perhaps the most important and constructive announcement which will come from the Government benches this session. The Government is not going to buy this year's wheat crop at 80 cents or any other price. The federal pokerplaying is over. Canada is going to pay up its last losses and get out of the game. Incidentally, Mr. Gardiner placed this year's losses at \$48,000,000, a more optimistic picture than rumor at Ottawa has been painting for some weeks.

Up to this point Mr. Gardiner's announcement has been hailed with HAVING disposed of this question

Up to this point Mr. Gardiner's announcement has been hailed with acclaim by eastern interests. The West for its part is not sorry to see the end of price fixing. Its chief result has been to substantiate the ecclesical experience of corrections of corrections. astical principle of economics that to him that hath shall be given. Last year's spotty harvest put a nice roll of the Eastern taxpayers' money into the pockets of the fortunate farmer and left the less fortunate still in the broad line.

#### But There is Ralston

BOTH East and West are reserving BOTH East and West are reserving judgment on Mr. Gardiner's substitute plan of an acreage bonus until the details are known, but generally it is accepted as a constructive forward step, or at worst less destructive than its predecessor. Present indications point to a payment of the bonus on a partial acreage basis, perhaps one-quarter or one-third of the seeded crop. This fractional bonusing may fulfill the dual purpose of seeded crop. This fractional bonus-ing may fulfill the dual purpose of helping to get the West back on its feet without encouraging overproduc-

In any event, the Minister of Agri-In any event, the Minister of Agriculture has again popped up in the centre of Ottawa's political stage for a few days at least. "Jimmy" Gardiner has come a long way since he first took over the Saskatchewan helm from Hon. C. A. Dunning in 1926. He followed Mr. Dunning to Ottawa less than three years ago, and until the Finance Minister's health broke last summer their names were coupled

Mr. Gardiner gained one or perhaps two. Now, in his latest move, the capital sees Mr. Gardiner's first mild bid for Eastern favor. He has a long row to hoe before he achieves that slightly drab characteristic of soundness which eastern interests insist on in their idols. If he can reach that goal and still appeal to the imagination of the West he will have revealed a political stature which bevealed a political stature which bevealed a political stature which be-lies his five-foot-six in his stocking

feet.

Meanwhile rumor still persists that Hon. J. L. Ralston, the sound man of Eastern finance, is slated for the cabinet to succeed Mr. Dunning and will be coached for the prime ministry. If Mr. Ralston comes back to the political stage he will have a head start over the Minister of Agriculture which will probably leave Mr. Gardiner among the also-rans.

#### Trade Treaty Helps Trade?

THE Canadian - American trade THE Canadian - American trade treaty has started on what looks like a long though smooth road towards ratification. Up to the end of last week the Government had had a slight edge on the debating honors. If you cancel the speech of a Prime Minister against that of a Leader of the Opposition as both failing to get very near the economic guts of the matter, the little set of statistics which Hon. W. D. Euler, Minister of Trade and Commerce has consigned to Hansard look very im-Minister of Trade and Commerce has consigned to Hansard look very impressive. Coincidence and general business improvement may have come to the aid of the Government or the trade treaty may, as argued, have had some little thing to do with that business recovery. Anyway, the first month of the trade treaty has shown the following increases in exports from Canada affected by American tariff concessions:

| January | 1938 | 1938 | 1938 | Seed potatoes | \$ 1,043 | \$ 141,525 | Planks and boards | 703,599 | 1,113,557 | Red cedar shingles | 438,142 | 774,68 | Nickel | 1,004,929 | 2,092,593 |

But Conservatives have a sharp But Conservatives have a sharp little pin which has pricked one bubble of the Government's trade treaty publicity. The increased quota for heavy cattle entering the United States has been hailed as a dish sumptuous enough to tempt the voters of any Prairie Province. It was accepted as a greater accomplishment than the half-cent reduction in the tariff. Now it is apparent that the United States has not offered any one-man banquet, that ent that the United States has not offered any one-man banquet, that the quota pie is free to be grabbed up any nation of the world on a first-come-first-served invitation. And Mexico, it seems, is the first served. The heavy cattle quota for the first quarter of the year is 60,000 head. Of this, it is reported, Mexican farmers already have shipped about 36,000 head leaving less than a half portion for the Canadian West.

Such facts may prove very disturbing around election time. Meanwhile however the treaty has been in force for nearly two months and its rati-

for nearly two months and its ratification is as sure as the overwhelming Liberal majority in the House of Commons; as sure as the fact that it will take two or three weeks of Parliamentary debate to accomplish it

diner has come a long way since he first took over the Saskatchewan helm from Hon. C. A. Dunning in 1926. He followed Mr. Dunning to Ottawa less than three years ago, and until the Finance Minister's health broke last summer their names were coupled periodically as Liberal leadership rivals when Mr. King should finally decide to lay down the mantle of office. Mr. Dunning had a definite edge. His business connections in the East had made a new man of him. His championship of the orthodox, if ethereal, goddess of finance had produced a solid phalanx of Eastern supporters, still the most important asset for a man seeking national political honors.

BUT while Mr. Dunning's popularity was waxing sturdy in the East was waxing in the West, and for every supporter he lost on the prairies HON. NORMAN McLARTY, Can-



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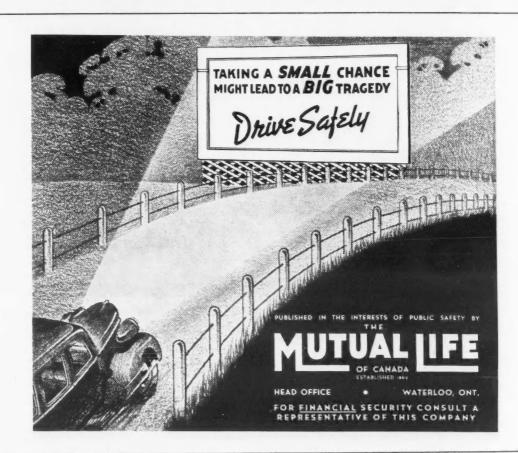
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Nothing could be further from the

of use and of influence.

Nothing could be further from the truth. If one could look behind these scenes of increased activity he would note a vast army of children deeply engrossed in a large number of books, seeking the information they intend to portray in such picturesque form. The details of the large murals or models in many classrooms, made by the pupils themselves to depict some incident in the history or life of our country, were gleaned first some incident in the history or life of our country, were gleaned first from a careful study of books, and some of these projects or "enterprises" are so well executed (even to the proper stance of a hat) that one can easily imagine the extensive reading required before they were completed.

the new school books are far in advance of those used even a few years ago, Drab, colorless, lifeless affairs they were, with perhaps a frontispiece as the only illustration—necessary evils, full of concentrated uninteresting feats to be peaked into uninteresting facts, to be packed into

book bags at the close of the day for homework, or as an aid to getting examinations.

Homework and examinations, as Homework and examinations, as technical terms are fast disappearing in the new system of elementary education, and the type of book which made them doubly obnoxious is going too. Present-day methods have raised the book to a much higher level in school work, and its use is greater than ever. Pictures and color and an interesting story will fill the pages of texts on even the most difficult subjects.

A GROUP of boys and girls who are seemingly "playing store" with a supply of staples and an improvised counter are most likely en-

#### FEBRUARY FILIGREE

THE icy fingers of the frost
Engrave upon the window pane
Tall grasses, branches tempest-tost,
And bring to light again,
Like gardens white beneath the moon.
The frozen ghosts of summer flowers,
Pale spectres of remembered hours
In perfumed June.
They glitter in the frosty air
With curving fronds and phantom
Leaves,

leaves.
The wraiths of flowers that once were On summer eves

DAVID B. CUNNINGHAM.

acting a chapter from the school arithmetic entitled "Bobby Learns How to Add," which begins: "Bobby Green's father owns a grocery store and on Saturdays Bobby helps to wait on the customers." This in an arithmetic? Yes, and more. Pictures and color help "to take the curse off" if the necessary tables, but these are made to fit so well into the story that the necessary tables, but these are made to fit so well into the story that the necessary tables, but these are made to fit so well into the story that it to cold figures.

The pictures and models may take up a lot of space in the classroom, but reading books for information about them and other things still occupies a large proportion of the pupil's time. In a full year's curriculum, thirty per cent of the time is designated for the study of English, and in this, reading plays a large part. Not only does this include the prescribed texts, but also many supplementary books, of which pupils are expected to read at least twenty during their stay in a single grade. In the words of the printed Program of Studies issued by the Department of Education for Ontario: "The most important phase of the English course is supplementary reading. Indeed it is importance can scarcely be overestimated. . The child who has learned to love reading is not only likely to continue his education all through life, but is prepared profit-

ably to enjoy his leisure." Again, with reference to Social Studies, which combines the study of history, civics, and geography, and for which twenty per cent of the school day is set aside, the Program says: "The success of the work . . . depends largely upon teacher and children having ready access to suitable books . . In all their creative work, too, the children should learn to seek in books authentic information, relating to language, customs, etc."



THE STING IN THE TAIL. Sir Kingsley Wood, British Minister for Air, in spects one of the new electrically-controlled, automatic, movable turrets, designed as part of the defensive equipment of heavy bombers. The turrets which are the invention of Capt. Frazier Nash, are said to be a development in advance of that of any other nation; the triple battery of machine guns constitutes a powerful deterrent to attacking aircraft.

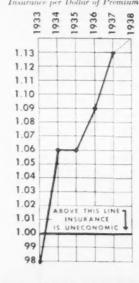
# .. THE TRUTH Z INSURANCE COMPANIES HAVE INSURANCE

#### HEAVIER LOSSES THROUGH BODILY INJURY AND DAMAGE TO PROPERTY FORCE RATE INCREASE

If you are a responsible citizen, you will recognize that automobile insurance is the one thing that makes it possible for you to drive a car. Without it, you cannot know a moment's peace of mind while your car is out of your garage. Every moment it is on the street it is a possible source of a damage claim that, without insurance, could completely week your life and

#### BUT HOW MUCH SHOULD YOU PAY?

How much should this insurance cost? Forget its value for a moment. Leave out of consideration the thought that, out of consideration the thought that, no matter what it costs, you must carry this insurance because of the appalling consequences that might attend failure to carry it. Ask yourself, simply, what should I pay?



#### RATES MUST REFLECT CLAIMS PAID

You will agree that a fair rate for this protection should produce revenue equal to the cost of claims, plus the cost of administration, plus a reasonable profit.

But this is the picture:

In 1933 it cost the companies more than 98e out of each dollar re-ceived to provide your insurance. In 1934 providing insurance cost

companies more than \$1.06. In 1935 providing insurance cost

the companies more than \$1.06. In 1936 providing insurance of the companies more than \$1.09.

In 1937 providing insurance cost the companies more than \$1.13 for each dollar of premium received.

There has been this tremendous increase largely from heavier losses through bodily injury and damage property, without an adequate crease in rates.

INSURANCE BELOW COST
Through this last five years the trend of losses has been steadily rising. With higher speeds, more vulnerable fenders, headlights, radiator grills and bodywork, and higher damage awards, the loss per accident has climbed. Tentative accident figures for 1938 show a hopeful decline in the number of accidents but the average cost per claim is higher. During this period the Companies writing automobile insurance in the Province of Ontario have been paying an increasing part of the losses from their reserves. This is economically wrong. A substantial rate increase has been long overdue, Because the loss experience is what it is, an immediate rate increase is necessary. But the Companies are anxious tokeep rates low. A minimum increase in bodily injury and damage to property coverages becomes effective March 1. jury and damage to property cov ages becomes effective March 1.

## COMPARISON SHOWS **NEW RATES STILL LOW**

But even with the increase, Ontario rates remain low by comparison. A representative five-point coverage on a popular make of car costs \$23 more in Buffalo, N.Y., than in Toronto, Ont., \$34.50 more in Niagara Falls, N.Y. than in Niagara Falls, Ont., and \$25 more in the rural areas of New York State than in the rural areas of Ontario.

#### ARE LOWER RATES POSSIBLE?

Yes, lower rates are possible. Automobile fire insurance rates are being reduced this year because of favourable experience. A lower loss ratio in bodily injury and damage to property insurance will mean lower rates. How is this to be achieved? Only by each individual motorist recognizing his personal responsibility. The slightest relaxation of caution is enough to cause an accident. The Only 2019 ponsibility. The slightest relaxation of caution is enough to cause an accident. The Ontario Department of Highways has done excellent work for safety without which the situation would be much worse than it is now. So have other public bodies. And even the children are learning safety in the schools. Do your part. Help to cut down the loss ratio and the cost of insurance by exercising caution every moment you are on the road. Remember—You. Mr. Motoris, make moment you are on the road. Remember You, Mr. Motorist, make

For Particulars Consult Your Agent

INSURANCE COMPANIES AUTOMOBILE INSURANCE IN

P. M. Richards, Financial Editor

## U.S. Social Securitythe Second Phase

BY ALLAN WATSON

We all want Social Security, but it doesn't follow that we will get it, even though we may pay for it. This article points to weaknesses in the Social Security scheme of the United States, as they appear to an observer who tries to look facts in the face.

It also shows that the U.S. scheme is following the universal tendency of such legislation to get out of hand. The benefits under the scheme will soon be enlarged and the tax plan modified, for the reason, says the author, that the American people are getting increasingly accustomed to hand-outs and their government is apparently resigned to the road of least resistance.

ints. 2) To provide for indigent old pple, blind people and dependent ldren, by State-administered relief, financed largely by grants from

To provide for the old-age (65) ost of the wage-earners of the ry difficulty of collection elimintry difficulty of collection elim-ting large groups such as farm overs, seamen, and domestic ser-its from the scope of the endeavor, the provision to be paid for partly the beneficiaries themselves. Each eficiary to have a number and an vidual record kept for him at shington of payments made by and by his employers for his

14) To levy taxes and assessments the support of the above schemes, axes and assessments which, beginning with the relatively painless rate 1% of pay-rolls in 1936, would include the progressively to a maximum of by 1949, of which 6% would be in by employers and 3% by employers. \$3,000 to be the wage of the properties of the wage of the properties of the wage of the properties of the wage annum after 1949). To conserve such receipts (at 1st the 6% proportion which applies the old-age insurance) in a fund be known as the "Old-Age Benefit cerve Fund." The sole avenue of cestment for these receipts to be government securities. To levy taxes and assessments

would be lost by reason of the taxes the employees didn't believe it and plumped for the Democratic candidates.

Should be lost by reason of the taxes the employees didn't believe it—and plumped for the Democratic candidates.

Should be lost by reason of the taxes the employees didn't believe it—and plumped for the Democratic candidates.

Now the Republicans have learned their lesson. They no longer criticize social security—in fact in one State, in the 1938 elections, the Republican party of the Right—the Republicans of the Right—the Republicans are provided as a security of the Right—the Republicans are provided in the send paid in by employers and employees total 5% of pay-rolls, although the taxes are proposed in the employees. Next year employees get their first jump, to 1'eg, and employers' contributions will be be reason of the employees' contributions will be be reason that unless the whole incidence in the scheme can be passed on to the soint hat unless the whole incidence in the scheme can be passed on to the soint hat unless the whole incidence in the scheme can be passed on to the soint hat unless the whole incidence in the scheme can be passed on to the soint hat unless the whole incidence in the scheme can be passed on to the soint hat unless the whole incidence in the scheme can be passed on to the soint work of the scheme can be passed on to the soint work of the scheme can be passed on to the soint work of the scheme can be passed on to the soint work of the scheme can be passed on to the soint part of the Right—the Republicans the left of the Right—the Republicans of the Right—the Republicans of the left of the Right—the Republicans of the Right—the Republicans of the left of the Right—the Republicans of the Right—the Republicans of the Right—the Republicans of the left wings of the left of the Right—the Republicans of the left of t

Social Security Board considers that it is not disnonest. In fact it is some Social Security Board considers thing like the lamented Eighteenth Act a success—which is undermodable, because governmental ad-

BRIEFLY, the Social Security Act of the United States, as passed in 1825 and as now in operation, attempts in following:

(1) To provide unemployment insurance for employees in most urban lines of endeavor, in terms similar to russe used in other national schemes, and with the usual time limitations. Such insurance to be operated by the arrous States, under federal guidance and assistance, and financed, mostly, the collection of "taxes" by the federal government, said taxes being purposed as the social-workers believe in the Act, although they would broaden it, rather than leave it as it is.

Faith Without Thought

BUT the most disturbing thing is that the people, the sovernight.

But the most disturbing thing is that the people, the sovereign electorate, seem to be sold on it. They don't think about it, but they still have great faith in Mr. Roosevelt, and he is promising them security in their unemployment vicissitudes and in their old age. It hasn't, as yet, cost anybody in the country more than \$30 a year, and what is \$30 a year compared with \$50, \$60, or even \$85 (the maximum) a month in one's old age—not to mention the unemployment benefits, the limits to which are very far from being understood?

Some of Mr. Landon's ill-advised followers tried to ridicule the Social Security Act in the election of 1936, with disastrous results. They inserted slips in pay-envelopes, slips which

with disastrous results. They inserted slips in pay-envelopes, slips which warned employees of the taxes they would have to pay, and the jobs which would be lost by reason of the taxes the employers would have to pay. But the employees didn't believe it—and



MORE VIGOR NEEDED

#### The Faults Are These

WHY? I have written a lot of words in the foregoing, expressing dis-pleasure with the Act; it is time I got down to cases.

Well, baldly, the faults in the Act

are these:

(1) It calls for taxes to be collected which are inequitable and which are heavier than industry can afford to pay. The inequitableness lies in the fact that some people contribute (to the Old-Age Fund) and others don't, and the effect that heavier that heavier that he contribute is the feat that some people contribute (to the Old-Age Fund) and others don't,

the Old-Age Fund) and others don't, and the effect of the heavy taxes on industry was one of the causes of the slump of 1937-8, and is now one of the influences retarding recovery.

(2) It provides for the old-age of cverybody in the industries covered. The President of the United States Steel Corporation, if he pays in long enough, will draw \$85 a month from the government at age 65, which \$85 will have been paid for, partly by him and partly for him (by the company). As these taxes must, in one form or another, be "passed on," we arrive at the conclusion that the people will

member was described as "an experiment, noble in purpose." Noble in purpose but weak in practice, was the Volstead Act, and so, I submit, is the Social Security Act.

The Land Market of the President of the United States Steel Corporation, just as it provides for his workmen, on the assumption that he would otherwise become a public charge of the president of the provides for his workmen.

the assumption that he would other-wise become a public charge.

(3) At present only approximately half the people in the country are covered by the Act, but as the effect of all taxes on industry must be re-flected in the price level, all the people must suffer for the benefit of half the people.

people must suffer for the benefit of half the people.

(4) The Old-Age Fund, which, on the basis of the scale of taxation now laid down, is estimated will reach a total of \$47,000,000,000 before outgo total of \$47,000,000,000 before outgo starts to exceed income, must either be left in cash (bank balances to the credit of the government) or invested in government securities. Actually, the Act requires this fund to be invested in government securities and (this is the point that the critics have so far concentrated on) the government therefore takes the tax collections and spends them. Theoretically, the government could move its existing debt into the coffers of the Old-Age Fund, but in practice it is not doing that. The government debt is increasing by billions every year—billions which, in part, are coming (Continued on Page 9)

(Continued on Page 9)

THE BUSINESS FRONT

Forget About Europe

## **Hoarding Has Place** in Savings Plan

BY W. A. McKAGUE

#### HOW TO PRESERVE AND ACCUMULATE WEALTH. ARTICLE 3.

Is hoarding an extinct folly? Not when we remember that some of the Russians escaped from the revolution with nothing but their jewels, and when we see today some people storing gold abroad or accumulating platinum and other valuables at home.

Hoarding is in fact the oldest and the simplest form of saving and through its very regard for intrinsic values it may survive when scraps of paper are forgotten. The author does not advocate a return to such a primitive economy, nor does he accord it even high importance in a savings program, but he does claim that in a time of unsettlement it has its uses.

There are many physical and economic factors which restrict the scope for hoarding. These are reviewed in this the third of a series of articles.

MANY of the animals, as well as man, carry the instinct for self-preservation to the point of storing surpluses of food and other necessarsurpluses of food and other necessaries. However much we have centred our savings on the production of capital goods, turning in our personal affairs from the accumulation of physical things to investments in documents which give us rights to property and income, we have not entirely abandoned hoarding. An appreciation of the productive power of talents when in use rather than when buried in the ground has led us to deprecate the practice. Yet the merits of investment survive only so long as it enjoys the protection of the state.

The investor today is not quite ex-

The investor today is not quite excommunicated, but he is only too well aware of the atmosphere of hostility in which he lives. That justifies his latent interest in the most primitive of safeguards. Hoarding is the kind of port to which we may run should the storms turn into a hurricane. And from the barometer readings we should at least know the bearings of such a haven.

should at least know the bearings of such a haven.

Of course hoarding lends itself to only limited and perhaps occasional use. If everyone rushed to convert from securities to physical things, there would be a complete collapse in the financial world. We might have in its place, however, such a demand for useful commodities as would effect the business recovery that we all desire. But the proportion of people who will resort to hoarding at a given time is likely to be few. That in itself makes hoarding feasible for them, and not necessarily disastrous to finance as a whole. Hoarding provides the utmost in preservation of value, assuming that it is useful commodities, rather than paper money, that is stored. But

against the risk of theft or loss, which can never be entirely eliminated, there is no compensating gain in the form of income, though there may be profit through a rise in market value. against the risk of theft or loss, which

#### Scope is Restricted

THE scope for hoarding is restricted in the first instance by the fewness of commodities suitable for hoarding, and in the second instance by the

ing, and in the second instance by the rareness of the occasions on which it may appear advisable to resort to it. Only those commodities which are immune to physical decay are suitable for hoarding. That rules out most of the animal and vegetable products. There are others, such as lumber, sugar, grain, wool and cotton, which can be kept for a considerable time, but a certain amount of care is needed to preserve their condition, and that is a drawback. Even iron and steel sustain a slight loss from rust. This factor tends to restrict the list to the metals, including gold, silver, platinum, copper, nickel, tin, lead, and its contractions.

to the metals, including gold, silver, platinum, copper, nickel, tin, lead, and zinc, and to gems.

A second consideration is bulk. The very thought of hoarding seems to imply a need for secrecy. Doubtless this is because the circumstances which induce hoarding are in themselves inimical to the possession of wealth.

When conditions are had enough to

When conditions are bad enough to cause hoarding, then they are also bad enough to invoke seizure of, or tax levies on, any accumulation that may be too evident. A dealer or a manufacturer might succeed in carrying an abnormal stock of a raw material where an outsider would only invite attention by a sudden venture into such a real.

vite attention by a sudden venture into such a role.

It is true that concentration of value into small bulk increases the risk of theft or other loss, but so long as there is reasonable freedom of action, and certainly so long as reliable depositaries are available, the average person will prefer assuming this risk to exposing himself to attention and possible ridicule by the flaunting of his wealth and apparent miserliness before the public eye. This consideration reduces the desirable list to those things which are of unusually high value in relation to their bulk.

For the commodity to have intrinsic value is not sufficient. The value

For the commodity to have intrinsic value is not sufficient. The value must be readily realizable, and that demands a wide market. Thus gems which in ordinary circumstances command a good price may, in a time of stress, be heavily discounted because they are luxuries and nothing more, Further, outside of those in the trade, the spread between the price which you have to pay and the price which you can realize tends to be rather wide.

That spread becomes serious as you.

That spread becomes serious as you go down the scale of values towards those articles of jewellery in which the settings and other workmanship. rather than the precious stones, ac-count for the purchase price. Gems are worthy of consideration only if you know them, or if you have reli-able advice, and further if you are sure that you will not need to realize upon them in a time of depression

## can safely stop regarding it as a factor of outstanding importance. Much more important, in attempting to appraise the future, are the domestic influences

## THE managing director of a great Canadian manufacturing concern told me last week that he had never attended so gloomy a directors' meeting as he had that morning. The company has plently of business in sight, he said, but the placing of actual orders has been held up because of fear of the possible upsetting effects of a European eruption. As a result, so little business is going through its plants currently that the company could advantageously lay off large numbers of its workers. Obviously, if it

does so, general business will suffer, not only the workers directly concerned. There is ground for believing that we are paying far too much attention to the unpleasant possibilities in Europe—that the outlook for business on this

a new major war should actually deand the democracies, the result

totalitarian states after no doubt a month or two of business and stock market confusion would certainly be a

strong expansion of business both in this country and the United States. The North American continent would be called upon to supply war materials of every description. But the probabilities are against

Britain and France are much better prepared for war than they were a year ago or even six months ago, while the position of Germany and Italy has deteriorated. The latter lack essential reserves of materials, they have almost no gold, their peoples do not want war. Italy would not fight without Germany's aid. Germany is not likely to enter upon a self-destructive war for unwanted colonies, when her real wants are the cereals, oil and minerals of southeastern Europe, which she could probably take without having to fight Britain and France.

## Watch Mr. Roosevelt

THE prospect is, then, that the "have-not" nations, Germany and Italy, will continue to seek to strengthen their economic position as much as they can without actually involving themselves in war with the great democracies. The threat of war being a weapon in their hands, they will continue to use it. But probably business men in the democracies

## Only Recovery Matters

to continue in that direction.

 $R^{\,\rm OOSEVELT}$  will do all he can to restore business confidence and promote private investment, and he will attempt to force business into greater activity by government spending and government-aids-to-business programs. Where the spending lands the country, in respect of public debt and taxation, will not be the prime consideration; it's the immediate effects that will count. Anyway, the people don't orry about rising public debt when times are goo

The chief of these is the fact that Roosevelt's greatest political need now is business recovery. If

the Democratic Party is to win in November of next year, a reasonable measure of prosperity must first be restored to the United States. At least, business must be heading strongly upward and appear likely

Therefore, social reform is no longer the primary aim of U.S. administration policy. The New Deal hasn't been a success; the whole country knows it, and the fact cannot possibly be overcome in time

"out," at least temporarily. A full dinner pail

through business recovery is to be the Roosevelt

to improve election prospects. So New De

Besides this important change of governmental attitude toward business, there is an even more significant change in the public's attitude toward it. Over the past year or so a swing to the right has been

public opinion on economic questions. Despite Townsendism, the trend seems to be away from mentalism. The profit motive has

ecome more respectable. And it seems to be a

world-wide trend-that is, in the democracies. Granting the reality of an enormous accumulated need for goods and services of all kinds, particularly capital goods; the availability of abundant capital and credit, and the as-yet-unexploited advances of science of the past decade, and we seem to have the makings of a strong forward move by business. It may be that all we have to do is shut our eyes on

## We Turn to Gold

WHAT commodities are left for the WHAT commodities are left for the would-be hoarder? The chosen ones, for ages past, have been gold and silver. The very qualities of durability, divisibility, concentrated value and wide demand, which won them supremacy as money, made them also the most suitable for hoarding, either in the form of coined money, or in bulk, or in articles of ornament or use. The heavy gold and silver plate of the middle ages originated not so much for use or show, as for preservation of value.

While gold remains the monetary

While gold remains the monetary standard of nearly all countries of the world, the United States has made its hoarding illegal, and Canada has put obstacles in the way. There are still several countries in which gold may be accumulated in financial depositaries or in other quarters, by anyone, but this remote control will anyone, but this remote control will scarcely be popular with Americans or Canadians, having regard for the hazards of war in Europe and in the Orient, and for the political complex-ions of the nations of Central and South America.

Anyone who would accumulate gold

today, even with these risks, is fur-ther faced with the fact that \$35 per ounce is now the price for what

(Continued on Page 9)

The	Market Gambler
	BY M. ARGIN

THROUGH February, and up to the moment these notes were set down on paper, the New York Stock Market has dribbled along on low volume and on only one day did tradflor reach the moment these notes were set top side, we shall see higher prices, but if they simultaneously decline on the bottom side of the line, then look for lower prices. Mr. Rhea has even gone so far as to characterize this as a market axiom. lume and on only one day did trau-g reach as much as one million ares. Stock prices have remained actically stationary and for three reks the Dow-Jones Industrial Aver-been tracing out one of have been tracing out one of significant and unusual formaose significant and unusual formams technically known as a "line."
Mr. Robert Rhea, well known and
mpetent student of the Dow Theory,
ho has devoted much thought and
udy to all phases of the market's
and downs, has said — amongst
ther things about "lines," and this
ms to be the most pertinent for
its period — "It has been noticed
at the tendency of "lines" is to
roaden (that is prices may vary percoulden (that is prices may vary per-aps 5% from day to day) near peaks to bill market as does the volume of ading. On the other hand, "lines" rining near the bottom, or in the

gone so far as to characterize this as a market axion.

If the market turns down, I may want to dump my stocks and wait for a better buying spot. In the meantime, here is my list, with column No. 1 giving the average purchase prices, and column No. 2 the most re-

merican Car &			
Foundry	\$30.50	\$28.50	
aldwin Locomotive	15.12	14.12	
elanese Corp.	21.38	20.75	
Rubber Co			
Pullman Corp.	36.25	34.37	
tepublic Steel Co	21.87	21.50	
afeway Stores	31.88	39.00	
marrie Ca	45.17	47.87	
nited Air Lines	11.50	12.12	
outhern Railroad	20.32	19.00	

strong near the bottom, or at 

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To lend money on Canadlan real estate away back in 1855, when this Corporation was first established in business, required more than good judgment - it required faith. The future of Canada was obscure. Never in the years that have followed has that faith wavered. It governs the Canada Permanent policy to-day.

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It's good business, protitable business, to visit the Leipzig Trade Fairs. Write today or call your nearest Honorary Reptrip for you and also arrange

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## GOLD & DROSS

#### **ABITIBI**

Editor, Gold & Dross:

My inquiry is directed toward Abitibi bonds. I would appreciate your opinion as to the advisability of holding Abitibi bonds for a rise over a period of four or five months.

—L. T. T., Annapolis Royal, N.S.

Personally, I think you would be well advised to hold Abitibi bonds for I think they have attractive appreciation possibilities. Whether they will show a price rise in 4 or 5 months, I cannot say, nor can anyone else, definitely.

finitely.

Publication of Abitibi's December earnings-production report makes it apparent that in 1938 its earnings, available for bond interest and depreciation, were nearly \$3,000,000, as compared with \$4,838,965 in 1937. However, the 1939 outlook is brightened in that publishers' newsprint stocks—as reported by the American Newspaper Publishers' Association, which represents 80 per cent of the publishers—are down to 620,548 tons, as compared with 665,125 tons in November. These are the lowest inventory figures since February, 1937, when the total was reported at 619-814 tons. Publishers' supplies at 393,784 tons are 372-974 tons less than at the end of 1937 and represent, I understand, about 41 days of normal supply. I would judge that 1939 results will be somewhere between the \$4,838,965 shown in 1937 and the prospective \$3,000,000 in 1938. Consequently, I think that, with the improving outlook in the current year, and with efforts being made to lift the company out of receivership, the bonds will take on an added interest which should, of course be reflected in the price. Publication of Abitibi's December

#### JUNIOR GOLDS

Editor, Gold & Dross:

Editor, Gold & Dross:

I hold shares of Central Pat, Moneta, Sladen Malartic, Madsen and New Golden Rose. I would like you to name two or three of what you consider the best of the juniors, that are either paying dividends or which should pay in a year or two.

—C. W., Mitchell, Ont.

—U. W., Mitchell, Ont.

Among the younger dividend paying gold mines, Pamour, Macassa, Pickle Crow and Beattie, in my opinion, all offer speculative attraction. In the mines now in production, but not having yet reached the dividend stage, East Malartic, MacLeod-Cockshutt, Kerr Addison and Powell Rouyn, appear promising. Your present holdings should all show appreciation once the hoped for upward movement in the market actually gets underway.

#### NAT. LIGHT & POWER

I have had National Light & Power Company, Limited, 6 per cent first mortgage bonds, due November 1, 1949, recommended to me. I should be very glad of your advice on this security.

-N. N. B., Outremont, Que.

—N. N. B., Outremont, Que.

I would class National Light & Power Company, Limited, 6 per cent first mortgage bonds, selling currently at 96'2—98'2 as a business man's investment. In the year ended December 31, 1937, the company earned interest charges 1.27 times, against 1.24 times in the previous year. During the first 11 months of 1938, net income available for bond interest, after depreciation, was \$299,502—an increase of \$15,448 over the corresponding period in 1937. Interest requirements for the period amounted to \$113,497 and were earned, therefore, 1.8 times after depreciation. This compares with the ratio of 1.76 times for the same period in 1937. The company's financial position is satisfactory.

## RAVEN RIVER

Editor, Gold & Dross: Will you be good enough to give me the latest information on Raven River Gold Mines? What is your opinion of its future?

-G. D., Toronto, Ont.

It is impossible to outline the future cossibilities of Raven River Gold November, 1937, until more is who of the chances at depth. So no substantial ore reserves have a proven. I understand that deparent of the 600 and 700-foot is has shown conditions similar hose on the upper horizons. The originally estimated ore reses of 20,000 tons to the 500-foot have been milled, and present rives above the 600-foot level are mated at about 25,000 tons, grad-

reserves above the 600-foot level are estimated at about 25,000 tons, grading \$7. Gross production in 1938 totaled \$197,190, a recovery of \$8,21 per ton. Recoveries so far have been erratic, dropping to \$6,38 in October and \$4,25 in December. Costs have been around \$6 per ton, but the mill, handling close to 90 tons daily, is to be raised to 125 tons which should result in an improvement in costs.

## McCORMICK'S

Editor, Gold & Dross:

Editor, Gold & Dross:

I am anxious to know whether the bonds of McCormick's, Ltd., which are guaranteed by George Weston's Limited, rank as senior securities to the stock of George Weston's Limited. Also, whether they are readily marketable and whether they are considered reasonably sound for investment purposes. What are they quoted at? Have you any information as to George Weston's earnings for the year 1938?

—I. C. E. Port Arthur, Out.

-I. C. E., Port Arthur, Ont. McCormick's Limited 4½ per cent bonds, due July 1, 1952, are quoted currently at 87½—88½. The 4 per cent bonds are quoted at par bid. These two issues comprise the only funded debt of George Weston Lim-ited—which absorbed McCormick's in 1937—and their security is a mort-gage on the properties formerly



A. B. GORDON of Toronto, who has been elected to the board of directors of Chartered Trust and Executor Com-pany, is a director of several important industrial and mining companies.

owned by McCormick's Limited. They

owned by McCormick's Limited. They have, therefore, a prior claim on George Weston's earnings.

George Weston's operating income, before depreciation, in the year ended December 31, 1937, was \$958,567. Net income was \$500,742, as compared with \$500,247 in the previous year. The 1938 report is not yet available, but for the 9 months ended September 30, 1938, net income, before income taxes, was \$495,195, against \$415,404 in the same period in 1937.

## BEATTIE

Editor, Gold & Dross:

What would you estimate Beattie Gold Mines' net earnings per share will be for 1938? Have they found a richer body of ore below the present one or anywhere else on the property? What are the prospects for a mill increase? Thanks. -B. W. R., Prince Rupert, B.C.

An operating profit of just over 16 cents shown by Beattle Gold Mines for the first nine months of 1938, with the third quarter indicating an annual basis of earnings, before

write-offs, of better than 23 cents a share, and between 17 and 18 cents, after all charges. Net earnings per share for last year, will, it is expected, run over 15 cents. The company has large ore reserves which were estimated at the beginning of 1938 at 4,547,120 tons, averaging just under \$5.

under \$5.

Some higher grade ore has been located in a narrow vein structure west of former workings at a depth of approximately 1,000 feet. While the tonnage involved is not large, when compared with the main ore masses, the grade of over \$10 will be figure type. masses, the grade of over \$10 will be of importance in maintaining mill-heads. The 600-800 mill unit which went into operation in 1933 has steadily been increased until it is now able to freat up to 1,750 tons daily and there has been no intimation of a possible increase. The daily average of the mill was 1,650 tons in the third quarter of 1938, and the roasting plant installed for treatment of flotation concentrates has a capacity considerably above that required to handle present output of the mill.

#### MASSEY-HARRIS

Editor, Gold & Dross:

I would appreciate it if you would give me some information. Are Massey-Harris first mortgage 4½ bonds a good safe paying investment? You have helped me so often in the past that I have come to depend on you in investment matters.

N. D. Q., Sault Ste. Marie, Ont.

—N. D. Q., Sqult Ste. Marie, Ont.

I think that Massey-Harris bonds should prove a satisfactory investment. As you probably know, the company called for payment on March 1, 1939, its entire issue of 5 per cent. debentures, due October 15, 1937, at 101 plus interest and the premium on redemption, which would make the actual payment 104. In place of the 5 per cent. debentures, 3½ per cent. 4 per cent. and 4½ per cent. bonds were issued, the lastnamed being offered to the public at 98½. I understand that there are still some of the 4½ per cent. bonds 98<sup>12</sup>. I understand that there are still some of the 4<sup>14</sup> per cent. bonds in the hands of the dealers, so that no true market price has been determined. However, as I have said, I think the bonds should prove a satisfactory investment. In the year ended November 30, 1938, interest charges were earned 2.43 times, against 2.67 times in 1937, and .90 times in 1936. times in 1936.

times in 1936.

Canadian grain crops, particularly wheat, were sharply larger in 1938, and approximated normal. Although (Continued on Next Page)

#### BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE MARKET'S PRIMARY OR LONG-TERM TREND, UNDER DOW'S THEORY, IS UPWARD. THE SECONDARY TREND WAS LAST SIGNALLED AS DOWNWARD BUT ATTEMPT AT REVERSAL TO AN UPWARD DIRECTION HAS BEEN UNDER WAY SINCE JANUARY 26.

MARKET PROBABILITIES. Having discounted, by its 14% decline from November 12 to January 26, substantial irregularity in general business over the first quarter of the current year, the stock market has subsequently been in position to look beyond the first quarter and to the year as a whole. As concerns this broader outlook, the influence of domestic developments on business appears decidedly bullish; that of foreign affairs, uncertain. From the domestic standpoint are the prospects of a rising curve of production over the second, third, and fourth quarters of the year based upon increased governmental expenditures, a

From the domestic standpoint are the prospects of a rising curve of production over the second, third, and fourth quarters of the year based upon increased governmental expenditures, a further lift in privately-financed building, and some expansion in durable goods purchases. From the foreign standpoint is the uncertainty as to what will follow the approaching end to the Spanish civil war as well as what new offenses will be undertaken by the Dictatorships against the Democracies with the spring melting of snows.

Except for the European outlook, therefore, the market would seem in excellent position to move vigorously forward at some point in the first quarter, and this underlying strength is further augmented by the growing evidences that the influence of the Roosevelt Administration, so far as concerns its power to further hamper and obstruct private initiative and enterprise, is on the wane. Thus it may be assumed that the ingredients of a substantial upward movement in the market are accumulating and that, with any clearing of the European news as must come soon, an upward push of vigorous dimensions will be witnessed.

In the interim, or while under the influence of both the favorable domestic and the unfavorable foreign factors, the market, since June 26, has been gradually feeling its way upward. This movement, which, over the past two or three weeks, or since February 4, has developed into a line or sidewise formation on the part of both averages, has still to be subjected to a selling test and thus has not yet demonstrated, from the Dow Theory approach, that the run-up is other than a rally (such as that which occurred from November 28 to January 4) that is to be followed by new lows.

A market setback, either from current levels or from such

A market setback, either from current levels or from such nt as the current rally culminates, that fails to carry one or both averages decisively below their January 26 closes, if followed by a rally that carried the two averages above the rally peaks from which the decline started, would constitute the upward zigzag formation in the minor movement that signalled a reversal in the secondary trend. In the absence of an early selling test, such as that discussed above, any rise carrying the rail average to or above 35.34 and the industrial average to or above 155.86, would likewise signal the main upward movement was being resumed.

> DOW JONES STOCK AVERAGES NOV.



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#### FORD MOTOR COMPANY OF CANADA, LIMITED

DIVIDEND No. 45

The Board of Directors has clared a cash dividend of twentyve cents (\$.25) per share, payable n all of the outstanding shares of e company on March 18, 1939, shareholders of record at the ose of business February 25, 1939. G. G. KEW.

bruary 14, 1939

## AKE SHORE MINES

LIMITED (No Personal Liability)
DIVIDEND NO. 76

DIVIDEND NO. 76

NOTICE is hereby given that a quartily dividend of One Dollar per share, it he issued capital stock of the Commy, will be paid on the fifteenth day March, 1939, to shareholders of record the close of business on the first day March, 1939.

By order of the Board, KIRKLAND SECTRITIES, LIMITED, Secretary.

ated at Kirkland Lake, Ontario,

#### MCKENZIE RED LAKE GOLD MINES LIMITED

DIVIDEND NO. 9

otice is hereby given that a quarterly iend amounting to three cents per share the first quarter of 1939 has been de-ed payable March 15th to shareholder cord at the close of business March 1st

order of the Board,
H. M. ANDERSON,

#### ANADA WIRE . CABLE COMPANY UIVIDEND NOTICES

PREFERRED STOCK DIVIDEND NO. 40

TAKE NOTICE that the regular streetly Dividend of \$1.625 per share. I the outstanding Preferred Stock of Company for the three months and centered as the property of the prop "A" COMMON SHARES DIVIDEND NO. 14

DIVIDEND NO. 14

ALSO TAKE NOTICE that a divicond of \$1.00 per share on the outtanding Class "A" Common shares
the Company has been declared as
biddend No. 14, payable March 15th
1930 to Shareholders of record at the
lose of business February 28th, 1939
N.B.—Further dividends on the Class
A" Common shares amounting to
500 per share have been declared to
be paid subsequently during 1939 dealls of which will be published in
1940 course.

CLASS "R" COMMON SHARES
CLASS "R" COMMON SHARES
DIVIDEND NO. 6.

ALSO TAKE NOTICE that an interim
indend of 25e per share, on the outlanding Class "B" Common shares of
the Company, has been declared as
indend No. 6, payable March 15th,
209, to Shareholders of record at the
love of business February 28th, 1939.
By order of the Board,
W. H. MARSH,
Secretary,
Toronto, February 20th, 1939.

## GOLD & DROSS

(Continued from Page 8)
prices have been depressed by the
increased supply, the Dominion government is guaranteeing 80 cents per
bushel (No. 1 northern), which should
prevent farm income from deteriorating below levels of recent years.
Collections of receivables and sales
of machinery and tools in Canada in
1938 were well ahead of 1937 totals
and earnings from this market should
increase. Preferred arrears amounted
to \$40 per share on November 1, 1938,
and will probably require recapitalization for settlement, but this will not,
of course, affect the bonds adversely. (Continued from Page 8)

#### CAPITAL ROUYN

Editor, Gold & Dross:

I have 1,000 shares of Capital Rouyn and my broker is trying to persuade me to purchase some more. I know it is only a prospect as yet, but are there any indications that it might prove to be a mine?

-C. S. J., Montreal, Que.

Exploration, so far, of Capital Rouyn Gold Mines' properties has not shown any outstanding results, but two of the groups hold locational interest. The company has 16 claims adjoining the Kerr-Addison mine in the Larder Lake area, and 13 claims adjoining Norbeau Mines in the Chibougamau district. Whether either of these properties will ever prove to Chibougamau district. Whether either of these properties will ever prove to be a mine is dependent on further work. Noranda Mines, which controls Norbeau Mines, plans further development work on that property, preparatory to production, as soon as the road is completed into the area.

Capital Rouyn with Hayes Cadillac Mine, jointly did some work on the Blair property in Tiblemont township, Quebec, last year but this has been stopped, apparently due to lack of

stopped, apparently due to lack of funds. A shaft was sunk and a drive commenced on the first level at 100 feet to intersect a vein which was opened on surface, and gave an average assay of \$16 pages 15 inches for age assay of \$16 across 15 inches for a length of 255 feet. This vein on surface gave assays from under \$1 to \$115.

#### TECK-HUGHES, SISCOE

Editor, Gold & Dross:

I should like to have your opinion on Teck-Hughes and Siscoe gold shares, as I was thinking of buying



AUBREY DAVIS, president and managing director of the Davis Leather Company, Limited, Newmarket, Ont., who has joined the directorate of the Toronto General Trusts Corporation.

—Photo by "Who's Who in Canada".

Mines are decreasing and were not sufficient for dividends in the year ended August 31, the outlook for a continuation of present disbursements for years to come appears excellent, through its control of Lamaque Gold Mines. Despite milling of 376,465 tons of ore in the fiscal year over reserves only declined ling of 376,465 tons of ore in the fiscal year, ore reserves only declined 29,548 tons. Grade, however, was reduced from \$14.02 to \$12.09. The company recently has developed considerable new ore in branch veins south of the former main workings. Teck continues active in outside exploration.

With its future largely dependent

the management expects if reasonable results are obtained that earnings could be restored to compare favorably with those of previous years. Production is running between \$170,000 and \$175,000 and will likely be stabilized around this level, with future changes deepndent on likely be stabilized around this level, with future changes dependent on development. Positive ore reserves are approximately 550,000 tons of a probable grade of around \$9, as against 526,448 tons of \$11.23 grade at the end of 1937, and this assures the continued operation of the mine as a profitable enterprise for some as a profitable enterprise for some years to come. Siscoe has a strong financial position and it is not unlikely the company will give consideration to development of outside properties.

#### ORANGE CRUSH

Editor, Gold & Dross:

I am one of the old preferred stockholders of Orange Crush. Back in 1936
when the company was reorganized, I
was given some new preferred stock
and also some common. What I
want to know is this—what do you
think the chances are for there ever
being any dividends paid on this
common? I would like to get an expression of opinion from you.

-A. J. K., Toronto, Ont.

—A. J. K., Toronto, Ont.

I would say that over the intermediate term there are prospects of a dividend being paid on Orange Crush common. At the recent annual meeting, President E. P. Taylor intimated that if the company's business continued to show improvement directors might give consideration to such a dividend. However, I think it is only a possibility at present.

directors might give consideration to such a dividend. However, I think it is only a possibility at present. In the 1936 reorganization you received 4 shares of new convertible preferred for each share of old preferred, plus 3 new common shares. The new preferred carries an annual cumulative dividend of 70 cents a share and this has been paid steadily, semi-annually. None of the foregoing is news to you, of course, but I thought that it might help to clarify the situation in your mind. A dividend on the common would certainly increase the return to the old shareholders—provided of course that the common stock had been held. Earnings for the fiscal year ended October 31, 1938 were equal to \$1.87 a share on the preferred and 77 cents per share on the common, compared with earnings of \$1.23 per preferred and 36 cents per common share in the 1937 fiscal year. With its ruture largely dependent per share on the common, comparation the carnings from the Kirkland take property of Teck-Hughes Gold With its ruture largely dependent per share on the common, comparation to a depth of 2,500 feet, the next and 36 cents per common share few months promise to be unusually the 1937 fiscal year.

## Social Security-Second Phase

(Continued from Page 7)
from the workers, (including the President of the United States Steel Corporation) in what they fondly regard as insurance premiums for an annuity at age 65.

(5) The whole scheme involves a degree of book-keeping, both by the government and by every employer who contributes to it, which staggers the imagination and yet which fails to provide the individual employee with any receipt for the payments made by, and for, him.

(6) When the taxes reach their maximum of 9%—by which time a man on \$2000 a year will be paying, directly, \$60 a year to the government for social security, entirely in addition to his ordinary income taxes, many such men will have to relinquish their private insurance policies — to the detriment, not only of their own real security, but also of the life insurance industry.

dent Roosevelt concurring—holds that the chief disabilities are (1) that the benefits are not large enough and not immediate enough, and (2) that not enough wage-earners are covered by the old-age section of the Act. There is also a strong sentiment in favor of forgetting the increasing scale of taxation—leaving it some-where around the present 5% instead of gradually raising it to 9%.

man on \$2000 a year will be paying, directly, \$60 a year to the government for social security, entirely in addition to his ordinary income taxes, many such men will have to relinquish their private insurance policies — to the detriment, not only of their own real security, but also of the life insurance industry.

(7) The Act discounts not only private charity but flial piety. It presupposes that children will be either unwilling or unable to contribute to the support of their parents in their old-age. Already the "liberal interpretation" of one Western State has been that all its citizens, aged over 65, are entitled to relief as indigent aged unless they have actually an income in their own name. Their children might be rolling in luxury but this State could see no reason why such children should look after their parents.

The above are the weaknesses in the American social security scheme, as they appear to the observer who tries to look the facts in the face.

But what are the weaknesses in the scheme as they appear to the government?

Liberalization Ahead

THE Social Security Board—President Roosevelt concurring—holds that the chief disabilities are (1) that the benefits are not large enough and not immediate enough and the scheme of th ing its hand forced. President Roosevelt intimated as much in his January address when he said: "I cannot too strongly urge the wisdom of building upon the principles contained in the present Social Security Act in affording greater protection to our people, rather than turning to untried and demonstrably unsound panaceas."

## Hoarding Has Place in Savings

(Continued from Page 7)

was expropriated by our governments just a few years ago at \$20.67 per ounce, and he will be only too con-

ounce, and he will be only too conscious of this price level when he converts his own money into foreign exchange, of Holland for instance, for the purpose of purchasing gold there. And for those who think vaguely of carrying a fortune in gold in their pocket, it is well to figure that every \$500 worth weighs nearly a pound avoirdupois (at the former price it weighed about one and one-half pounds) and that a really worth-while stake of \$50,000 would be a sizable block of close to one hundred pounds. Truly the restrictions on the go'd

block of close to one hundred pounds.

Truly the restrictions on the go'd hoarder are great, and he further has some right to take thought of the possibility of gold being devalued, or of some development whereby it might be difficult to realize upon it. In these days of monetary theory and of actual monetary manipulation, with the examples of Germany and Italy managing foreign trade without the use of gold for settlement, we have to admit a chance of gold being relegated to the background and pos-

have to admit a chance of gold being relegated to the background and possibly to ultimate oblivion.

It is popular use which in the last analysis invests a thing with value. The virtual corner on gold, by the governments of the United States, governments of the Cinted States, Great Britain, and two or three other nations, and its withdrawal from circulation, may teach the people how to get along without it, and conceivably leave the vaults of Kentucky, and Threadneedle Street, and the Bank of France, full of gold but empty of of France, full of gold but empty of

Silver and Platinum

SILVER is the second precious metal SILVER is the second precious metal of honorable history, but its demonetization in most countries has reduced it to the status of an ordinary commodity which has not yet found its true level of value. A purchase plan operated by the United States in recent years has maintained an artificial market. The intricacies cannot be described here, but it is admitted that abandonment of this policy would seriously react on the price icy would seriously react on the price of silver, which recently has been about 40 cents per ounce in Canada.

That condemns silver as a hoarding medium at the moment, though not necessarily for all time. The price decline which has occurred to date increases the bulk that would have to be stored. At 40 cents per ounce it takes 100 lbs. to make \$640, and a ton to make \$12,800.

Platinum is a third precious metal which has come to some attention for hoarding purposes. It is used in the jewellery, chemical, dental and electrical industries, which means a wide demand, and at the same time it wide demand, and at the same time it has never been influenced by the exceptional, and in a commodity sense the artificial, use which arises from monetization. The price in recent years has been around \$40 per ounce, or well above the new price of gold. Platinum, as well as silver, is available to anyone who has the money to buy it, and in a small way there has been some hoarding.

There are other metals of the plat-inum group, including palladium,

rhodium, and iridium, which have high value in relation to bulk, though being in narrower demand there might be more question about stability of price than there is with platinum. which in turn does not enjoy such ex which in turn does not enjoy such ex-tensive markets as are open to gold and silver. The fact that Canada is now the world's largest producer of the platinum group of metals is a point of interest to Canadians.

## Other Commodities

TURNING from the precious metals the prospective hoarder could avail himself of other commodities subject to definite objections of one kind or another. If he can reconcile himself to bulk, and accommodate it safely, he can store one of the base metals with assurance that he has something which is marketable at almost and which is marketable at almost any time. In grains and textiles he will meet a problem of conditioning, as well as that of bulk, which will practically compel him to adopt the role of a merchant, in which capacity he can, if he chooses, buy new lots as he sells old ones, and maintain a large stock. In gems, or works of art, or other specialties, he must ac-cept the risks of uncertain markets, and meet the problem of valuation

tunately as rare as the opportunities. It may be described as the last resort in the time of greatest emergency for hoarding will be made in the con-

## TURNING from the precious metals

But for hoarding in the strict Some reference to possible occasions cluding article of this series, when

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FORTY-THIRD ANNUAL MEETING

PROFIT AND LOSS ACCOUNT, DEC. 31ST, 1938

Balance brought forward from 1937 . \$ 17.264.48
Net earnings for the year after deducting cost of Management and other Quarterly Dividends 143-144-145-146 Reserve for Federal Taxes payable 1939 Balance carried forward Balance at credit December 31st, 1938 RESERVE FUND \$ 400,000.00

Balance at credit December 31st. 1938 BALANCE SHEET-DECEMBER 31ST, 1938 LIABILITIES

ASSETS CAPITAL ACCOUNT
Office Premises and Land. Lindsay and Cannington \$ 27,637 92
Other Real Estate 70,089 16 Capital Stock Subscribed and Fully Paid Paid Reserve Fund Investment Reserve Reserve for Federal Income Taxes payable 1939 Dividend Declared and Payable January 3rd, 1939 Balance at Credit of Profit and Loss Account Farm Properties 70,080 16
City Properties 151.805 79
Advances to Estates and Agencies
Under Administration 22 833 73
Wortgages and Agreements For SalePrincipal 1,104,198,74
Interest Due and 67,137.31 1.171.336 05 Accrueu

Bonds and Debentures
Ontario Municipal.
School District and
Rural Telephone
Foreign Government
and other Bonds 28,960,35 63,811,27 Total Capital Assets Total Capital Liabilities GUARANTEED TRUST ACCOUNT GUARANTEED TRUST ACCOUNT Principal \$5,475,449 91 Interest Due and Accrued 211,097,72 5,686,547.63 Bunds and Debentures-Government and Government Guaranteed Bonds Canadian Municipal Rural Telephone and School District Bonds Canadian Corporation Bonds Canadian Corporation Bonds 28,052 97 Foreign Government Bonds 57,105 46

57,105 46 1,136,091 7 Stocks Loans on Other Securities Cash on Hand and in Banks Total Guaranteed Trust Assets ESTATES DEPARTMENT ESTATES DEPARTMENT Investments, etc., held in Trust for Estates and Agencies 1.423.418 70 \$1.400,584 S 22.833 T \$10,061,968 23 \$10.061.968

W. FLAVELLE, President.

AUDITORS' CERTIFICATE

RUTHERFORD WILLIAMSON (F. C. A.) HAROLD A. SHIACH (F. C. A.) LINDSAY, Ontario, January 14th, 1939.

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G. A. WEEKS, Estates Manager G. H. SHIPMAN, Manager, Cannington

Besides the interest-bearing invest-

we summarize the means available for the preservation and accumulation of delivery of them. This machinery and delivery of them. This machinery and its possibilities provides one of the most important channels for the use ment field, there is available excellent machinery for trading in commodity futures contracts which enables one to take a position in commodities will be dealt with in the next article.

C. E. WEEKS, Managing Directo

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ANUIFACTURERS L INSURANCE COMPANY

HEAD OFFICE

TORONTO, CANADA ESTABLISHED 1887

## CONCERNING INSURANCE

## Protection and Investment Angles

BY GEORGE GILBERT

Many people are wondering whether it is a good idea to buy term insurance for the protection of dependents, and invest the remaining surplus in stocks, bonds, investment trusts, etc.

Or whether it is a better idea to purchase the higher premium. forms of life insurance which automatically build up cash values which may be utilized later in life to provide a retirement

LIFE insurance is designed to afford protection against the two fundamental weaknesses of man, one of which is his inability to live as long as he would like to live, and the other is his inability to hang on to his material possessions permanently. Life insurance, in fact, is the best plan so far devised as a hedge against these two weaknesses.

two weaknesses.

There are many terms often used in the sale of life insurance which make it something of a mystery to the ordinary layman. But stripped of all this complicated terminology, life insurance is a simple plan whereby an individual contracts with an insurance institution to have money delivered, usually at a time when money is most needed, that is, when death or old age stops or impairs earning power.

There has been some criticism of life insurance recently because in many of its forms it combines protection with savings or investment. It is claimed that the legitimate function of life insurance is solely as an agency of protection for dependents, and that the element of savings or investment the element of savings or investment should have no place in a life insur-

should have no place in a life insurance policy.

It is true that protection for dependents has been and always will be the primary function of life insurance. In no other way can a man create an estate for this purpose before it has been accumulated. In no other way can one discount his future earning power for the benefit of his dependents. The growth of life insurance in the past and its future growth are inseparably linked with this primary function, and no argument that ingenuity can fashion for its acceptance will ever surpass the urge that arises from a desire to protect dependents.

#### Old Age Protection

But while protection for dependents should come first, there is another individual who needs protection against old age dependency, and that is the insured himself. Experience has shown clearly enough that he is capable of making but little dependable provision otherwise for his sunset years. He requires the two-fold protection afforded by policies combining protection with savings or investment. Life insurance is about the only absolutely safe means open to the average man by which he can make provision for his old age. Many who have tried investment schemes of one kind and another have learned that as have tried investment schemes of one kind and another have learned that as financial wizards they are much better lawyers, doctors, dentists, teachers, accountants, or barbers. There is the possibility that a man may outlive his dependents. A man at thirty-five has two chances of his living to one of his dying before he reaches age sixty-five. The chances of his reaching age sixty-five with a sufficient capital to enjoy his declining years are at least four to one against him.

A young man, aged 35, earning \$4,

against him.

A young man, aged 35, earning \$4,000 a year, was solicited for life
insurance some time ago by a friend
in the business. Asked if he carried
any life insurance, he replied; "Why
I bought \$12,000 before I was married.
I still carry it, because I believe in it.
My father died when I was twelve
years old, leaving my mother, my
sister and me to get along as best we
could with a very small estate. I don't
want my wife and youngster to have
to struggle as we did. Considering my
income, I think I carry a large amount
of life insurance."

## Investment Medium

AT THE time the interview took \$40 a month into a real estate proposi-tion, just twice the amount he was putting into life insurance. This was his idea of building an estate. He behis idea of building an estate. He believed in life insurance as protection against death only, and thought \$12,-000 was a large amount to carry. Later, he was shown the income producing possibilities of his life insurance and of the estate he already had. He thereupon abandoned his uncertain real estate plan, and now owns more than \$40,000 of life insurance, a substantial portion of which is on the long term endowment plan. Life insurance is now his sole investment medium.

surance is now his sole investment medium.

This case indicates an increasing recognition of the fact that life insurance contains a scientifically accumulating savings or investment feature as well as a protection feature. A life insurance policy, except a purely term contract, judiciously combines saving on a convenient installment plan with protection of the life value of the policyholder.

Thus, assume that a person thirty years old proposes to accumulate \$15,000 during the next thirty-five years, or by the time the retirement age of 65 is reached. Accomplishment of this object might be attempted, although with considerable difficulty for the average person, by saving a certain amount periodically for investment in business or securi-

saving a certain amount periodically for investment in business or securities, and by protecting his dependents through the saving period by the purchase of term insurance.

But it is clear that the result can be achieved definitely and more conveniently through the purchase of a \$15.000 35-year endowment policy. This contract, just like any other endowment policy, is simply a combination of two things: (1) an increasing tion of two things: (1) an increasing savings fund throughout the policy

period, and (2) a correspondingly

period. and (2) a correspondingly decreasing term insurance.
People are being advised to buy term insurance only, and to invest the difference between the term premium and the ordinary life premium in general securities. In other words, they are being told that they will come out ahead if they keep their savings and investments separate and apart from their insurance. But they are not told, as a rule, that the man who buys term insurance for his death protection and invests in general securities for his emergency and reprotection and invests in general securities for his emergency and retirement fund accumulations must get a return of at least 4.31 per cent. compound interest on such accumulations if he is to do as well with his money as by buying ordinary life incurance.

money as by buying ordinary life insurance.

Where can anybody get better than 4 per cent, compound interest on a safe investment? As a matter of fact, there is no financial institution which will take \$100 or \$200 a year and agree to accumulate it at 4 per cent, compound interest over a period of twenty, thirty or forty years.

How is a return of 4 or 4.31 per cent, made possible under an ordinary life policy? The companies can furnish the protection element at less cost if it is combined with a savings or investment element that carries its own share of the load, while renewable short term insurance cannot be issued safely at a low premium, because of the adverse selection against the company, and because the term policy with its relatively small premium must alone bear its share of the company's overhead.

#### **Economical Mutual In Strong Position**

RSTABLISHED in 1871, the Economical Mutual Fire Insurance Company has long occupied a prominent position among the leading insurance institutions doing business in this

ance institutions doing business in this country.

Its sixty-seventh annual financial statement, covering the operations for the year ended December 31, 1938, shows a very sound business and financial position. Assets at the end of the year totaled \$2,766,409, of which 40.8 per cent was invested in Dominion, provincial and municipal bonds; 11.3 per cent in corporation and trust company investments; 2.7 per cent in preferred and common stocks; 35.2 per cent in mortgages and agreements for sale; 2.0 per cent in real estate; 3.4 per cent consisted of agents' balances; 3.7 per cent consisted of agents' balances; 3.7 per cent consisted of cash on hand and in banks, and .9 per cent of other assets.

Total liabilities amounted to \$602,-243. Thus there was a surplus over

Total liabilities amounted to \$602,-243. Thus there was a surplus over all liabilities of \$2,164,165. Comparing this amount with the amount of the unearned premium reserve liability, \$366,086, it will be seen that the company occupies a very strong financial position in relation to the volume of business transacted. Policyholders of this company are thus exceptionally well protected.

Premiums written during the past year were: fire department, \$479,176; automobile department, \$231,500; accident and sickness department, \$131,516; other lines, \$4,903. Total premiums written amounted to \$847,097, of which \$92,208 was reinsured. The net premiums earned in all depart-

of which \$92,208 was reinsured. The net premiums earned in all departments were \$712,678, representing an increase for the year of \$82,853.

Net losses incurred in 1938 amounted to \$321,547. The ratio of net losses incurred to net premiums earned was 41.3 per cent in the fire department; 49.7 per cent in the automobile department; 49.6 per cent in the accident and sickness department; and 25.7 per cent in the other lines.

## Inquiries

RE: LLOYD'S

RE: LLOYD'S

As a subscriber to your paper, we are interested in having answers to the five questions noted in the attached Memorandum:

(1) Is there a Lloyd's official in this country authorized to accept service?

(2) If the answer to (1), above, is in the affirmative does such official have authority to defend on behalf of Lloyd's, in this country, any suits entered against them?

(3) Can you foresee any eventuality under which an insured corporation might be required to take legal action in the Old Country against Lloyd's because of inability to secure satisfactory settlement of a claim in

atisfactory settlement of a claim in Canada?

(4) In taking any action in respect

of a claim under a Lloyd's policy would the assured be required to take action against each individual underwriter whose name appears on his (the assured's) policy, or in any one individual able to defend on behalf of all such underwriters?

(5) What is the situation with re-

What is the situation with respect to the placing by Lloyd's of a security deposit with the Superin-tendents of Insurance of the Federal and Provincial Governments as a guarantee of the performance by Lloyd's of its obligations to its policy bolder?

S. D. W., London, Ont. Answering your inquiries re Lloyd's

order:
(1) One of the conditions under which a license was granted to Lloyd's non-marine underwriters in



W. SNYDER, managing director of the Economical Mutual Fire Insurance Kitchener, whose annual report 1938 shows continued progress.

Ontario was that they should file with the Ontario Superintendent of Insurance a Power-of-Attorney appointing a Chief Agent or Attorney in Canada expressly authorizing such Attorney to receive from the Minister and the Superintendent all lawful notices and all writs, processes and notices in suits and actions in respect of insurances in Ontario. R. C. Stevenson, 437 St. James St., Montreal, was appointed Chief Agent and Attorney in Canada, to whom

R. C. Stevenson, 437 St. James St., Montreal, was appointed Chief Agent and Attorney in Canada, to whom notice of process was to be forwarded by the Superintendent.

(2) Another condition was that they should file with the Ontario Superintendent of Insurance a Certificate of the Chairman of Lloyd's that the non-marine underwriters would at all times accept service of all lawful notices and all writs and processes and would at all times submit to and be bound by all Canadian laws and by the jurisdiction of Canadian courts in respect of all matters arising out of the transaction of insurance business by them or on their behalf in Canada.

(3) There is no doubt that Lloyd's non-marine underwriters can be sued and judgment obtained against them in Canada in the same way as other licensed insurers can be sued and judgment obtained against them in this country. Whether every judg-

as other licensed insurers can be sued and judgment obtained against them in this country. Whether every judgment obtained against Lloyd's nonmarine underwriters in Canada could be collected in Canada, or whether in some cases the judgment would have to be collected in London, I am not in a position to say. So far, I have not heard of any case in which it has been necessary to do so.

(4) Usually an arrangement is made between the lawyer acting for the claimant and the lawyer or lawyers acting for the underwriters that the other underwriters will be bound by the result of the action brought against the first underwriter on the policy. That is the procedure

bound by the result of the action brought against the first underwriter on the policy. That is the procedure followed in England.

(5) There is no provision in the Dominion insurance law for the registration or licensing of Lloyd's nonmarine underwriters, and accordingly they do not come under the deposit and solvency requirements of the Dominion law. There is a provision in the Provincial law for the licensing of such insurers, but under the Provincial law they are not required to maintain a Government deposit for the protection of Canada Policyholders. However, Lloyd's nonmarine underwriters have made a voluntary deposit of \$50,000 with the Quebec Government for the protection of Canadian policyholders. While the amount of their deposits is small in comparison with what they would be required to maintain if they were operating under Dominion registry, as in that event they would be required to maintain a deposit at least equal to the unearned premium reserve on their Canadian business, holders of Lloyd's non-marine policies in Canada enjoy the protection of a Government deposit to the extent in Canada enjoy the protection of a Government deposit to the extent

Editor, Concerning Insurance

I am writing for information con-cerning the North West Mutual Fire

cerning the North West Mutual Fire Association, with head office for Alberta in Calgary, Alta.

I understand this is a non-board company, and pays a refund or dividend to its policy holders, making the insurance quite cheap.

Is the company safe to insure in? And does the payment of dividends make the policy holders liable for losses incurred by the company?

Any information you can give me will be greatly appreciated.

-H. S. R., Jasper, Alta.

—H. S. R., Jasper, Alta.

Northwestern Mutual Fire Association, with head office at Seattle, Wash., and Canadian head office at Vancouver, was incorporated in 1901, and has been doing business in Canada under Dominion registry since 1918. It is regularly licensed in this country, and has a deposit with the Government at Ottawa of \$566,606 for the protection of Canadian policyholders exclusively. It maintains assets in Canada in excess of its Canadian liabilities, and all claims are readily collectable. It is safe to do business with. business with.

readily collectable. It is safe to do business with.

At the end of 1937 its total assets were \$7,683,068, while its total liabilities amounted to \$5,435.871, showing a surplus of \$2,247,196 over unearned premium reserves and all liabilities. Its total income in 1937 was \$6,896,724, and its total disbursements were \$5,877,018, of which \$1,914,783 was paid in losses and \$1,291,497 was paid in dividends to policyholders.

It writes business at standard rates, and returns at the end of the year by way of dividends what is not required for losses, reserves and expenses. So far these dividends have been substantial and have materially reduced the cost of insurance to policyholders.

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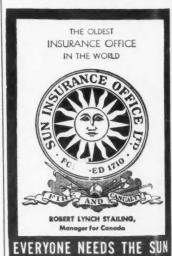
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## OIL

OU

BY T. E. KEYES

IIS is written in Winnipeg enroute Calgary. Consequently there is much news about Turner Valley

here is a great deal of interest in stern oils in Winnipeg where the d office of The Calgary & Education Corp. is located.

his company, as compared with r oil companies, is by far the test holder of potential oil acreage Alberta. Its policy up until about ar ago was to allow others to drill its acreage and to retain a lty, which usually varied from to 15% of all oil produced from yells. In the Royalite No. 37 well, has just come into production, Calgary & Edmonton Company ch has just come into production, Calgary & Edmonton Company at least 33 1/3 per cent. interest it may be as much as a 50 per interest, as I am depending on memory for these figures. Acting to Colonel L. D. M. Baxter, haging Director of the Calgary & monton Company, it is still too by to estimate the size of Royalite 37.

he head offices of two large derage firms, namely James hardson & Sons and Jackson Bros., located in Winnipeg. Both of the companies have private wire tems from Montreal to Vancouver, both are members of The Calgary & Exchange and have branch of-sin Calgary. Consequently, both as are very much interested in, and

well informed on, Calgary oils. Oil royalties are dealt in quite extensively in Winnipeg. The Winnipeg Stock Exchange quotes prices on these various royalties, the price being based on a fraction of 1/10 of 1 per cent. of each royalty.

The various brokers in Winnipeg that I talked to were very pleased that The Anglo-Canadian Oil Co. was enlarging its refinery at Brandon to handle 2,500 bbls. of oil per day. This means an additional outlet of 1,750 bbls. per day for Turner Valley crude. The refined product will have to compete with gasoline made from Illinois crude, from which source the Im-

pete with gasoline made from Illinois crude, from which source the Imperial Oil will supply the Manitoba area shortly. This means that 2,850 bbls. per day of Turner Valley crude are being displaced by Illinois crude.

I also spent a few days in Ottawa, and looked up Dr. G. S. Hume and Dr. McKay, the country's greatest authorities on Turner Valley and other western oil structures. These men were both in charge of survey parties in Alberta last year. Dr. Hume and party having worked in the north end of Turner Valley and Dr. McKay on the Brageau structure. Maps of these areas are now in the drafting room and will be available to the public shortly. These maps, I am told, will show lots of faults, etc.

Dr. Hume's map on Turner Valley will define the north end of this field. Some time ago Dr. Hume stated the structure on surface extended about 7½ miles north of Home No. 2 well. Other geologists I talked to were not so sure that it extended quite that far, and suggested drilling would be deeper as one went north.

## Mr. Dobson Tells Us **About Banking**

Pleasing is the discovery, made by Mr. Sinclair and announced herewith, that our great Canadian bankers are becoming "less suspicious and more humanized". However, apparently this does not mean that it is going to be any easier to borrow money, but only that our bankers are tending toward greater frankness regarding their operations.

Mr. Sinclair is particularly enthused over the candor of Mr. S. G. Dobson at the Royal Bank of Canada's recent annual meeting.

GOODNESS gracious, but our bankers are becoming outspoken. Witness the recent annual meeting of the Royal Bank at which Morris W. Wilson successfully prophesied the events presently transpiring in Ger-many, and where S. G. Dobson de-bunked certain aspects of chartered banking.

After outlining the precarious economic situation obtaining in Germany, the president of the bank remarked that if Germany persisted in her present policies serious inflation must result. Probably Morris W. Wilson is now surprised at how rapidly his soothsaying is being fulfilled. For there can be no doubt that Hitler jerked Dr. Schacht out of the Reichsbank only because he, Schacht, had no more rabbits to pull out of the monetary bag. And if Schacht could no longer avoid the inflationary consequences of Hitler's regime, no one else will be able to do it, least of all some hot Nazi with faith, but little financial experience.

The remarks of S. G. Dobson were After outlining the precarious econ-

financial experience.

The remarks of S. G. Dobson were outspoken in another direction. So much so that he has likely been handed the raspberry by some of the other general managers. He scoffed—that is scoffed in restrained banking accents—at the desirability of a bank having a great percentage of its liabilities in quick assets. He also denied that the chartered banks were responsible for the volume of credit in the Dominion. Both of which statements are apt either to shock or to annoy other bankers.

#### The Matter of Loans

AFTER pointing out to his share-holders that their bank held over 65 per cent of its liabilities to the public in quick assets, S. G. Dobson then permitted himself to remark that while this state of affairs indicated strength, yet actually it was due to the lack of a demand for commercial

Obviously some of Mr. Dobson's banking friends must have taken him to task, or else have squawked bitter-ly behind his back at this disregard of

the feelings of others. Some of the banks continue to feature this liquid ratio as something of which they are proud, whilst S. G. Dobson says it is merely a rather unfortunate mani-festation of existing economic con-

One deduction from S. G. Dobson's remarks is that the real touchstone to a bank's position is the ratio between its outstanding notes and deposits to its till cash. But this is a yardstick which cannot be used to yardstick which cannot be used to measure the relative position of two or more banks. At the end of its last fiscal year the Royal Bank had a 12.5 per cent ratio between its cash and its liabilities to public. At the same date some of the other banks had a ratio materially below this figure, but these institutions may have held, in fact did hold, large obligations maturing on November 30, the date of the last published statement covering all the banks.

ing all the banks.

Thus the only means of comparing the liquid position of the various banks would be by comparing this ratio weekly throughout the year. But these figures are known only to the silent Graham Towers and to an these figures are known only to the silent Graham Towers and to an equally uncommunicative government. That excellent little monthly summary published by the hard-working economists of the Bank of Canada shows the relationship between total bank cash and total bank liabilities to the public. Month by month last year it varied from 10 to 11.2 per cent. But no figures are given on individual banks, and as a consequence they are of no assistance to a shareholder wishing to assess the merits of his bank stock holdings. Bankers, of course, feel uncomfortable if their cash on hand drops below the traditional 10 per cent figure. If their cash gets above this figure they are also uncomfortable because they are not drawing interest on the surplus.

#### Reports Meaningless?

CARRYING on the reasoning based CARRYING on the reasoning based on Mr. Dobson's words, one is forced to the conclusion that the annual financial statements of the banks are largely meaningless, at any rate meaningless insofar as any comparison between banks is concerned. Some measure of light is obtainable from the profit and loss account. But here again the banks always show here again the banks always show profits after undefined write-offs for bad and doubtful debts. And in good years these write-offs are more than

generous.

If bankers pursued any other than an ultra-conservative method of accounting to their shareholders it would not be in the best interests of the public. Any bank which does not make losses should have its charter taken away. No bank can possibly operate in the commercial field without making losses. And once in a while these losses are large, must be very large if the institution is adequately financing industry. If these major losses were written off in any one year, such a step would result in jitters amongst the shareholders and an unjustified fluctuation in the price of the shares. Indeed, the bank which was best serving the public interest might thus fare the worst, for when all is said and done, it does not take a very high order of banking brains to safeguard the depositors' money by investing it solely in high grade bonds and turning down commercial loans.

If then bank statements are so If bankers pursued any other than

loans.

If then, bank statements are, so to speak, unrevealing, how can a shareholder compare the stock he holds with that of other banks? In the first instance the actual till cash which a bank holds in relation to its liabilities to the public is the best measure of its real liquidity. Each month this is set forth in the government's monthly bank statement. Some months, of course, some of the strongmonths, of course, some of the strong-est banks may show a surprisingly low cash ratio. But, as has been said, this would be a purely temporary po-sition due to the early maturity of short term government bonds or other obligations.

other obligations.

Then there is the yardstick of profits or dividends over a term of years, and also the growth of the assets as revealed by the balance sheets. But such statistics sometimes shed little such statistics sometimes sned little light on the future. The real yard-stick with which to measure the shares of any bank is whether or not it employs men capable of making commercial loans—and getting them

## The Control of Credit

IN short, the conclusion to be drawn from the remarks of S. G. Dobson is that the best bank stock to buy is the stock of the best-managed bank. the stock of the best-managed bank. As each bank president regards his own institution as the model organization in the field, perhaps Mr. Dobson's remarks regarding the futility of a bank overly stressing the liquidity of its assets may not prove too annoying to other bankers.

While S. G. Dobson may thus not get too rough a ride from his banking friends for his liquidity ideas, he may hear a harsh word or two for saying that on Graham Towers, and on Gra-

hear a harsh word or two for saying that on Graham Towers, and on Graham Towers alone, depends the volume of credit in Canada; this is something which no banker, except C. H. Carlisle of the Dominion Bank, has yet admitted publicly.

For years our bankers have been pestered with criticism by a variety of kitchen economists in general, and

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in particular by the crack-pot mone-tary ideas of the Social Crediters. Had our chartered bankers all held ideas similar to those of S. G. Dobson, surely long since would they have dumped all this criticism into the lap of Graham Towers. Why should the chartered banks take the rap, if they believe that only the central bank is responsible for the volume of credit? No, most bank general managers No, most bank general managers would hardly agree with S. G. Dobson who, however, can lean back comforted by the idea that his views are supported by the vast majority of econ-

omic thought.

The Dobson idea of central banking can, however, be criticized. It can be said that the chartered banks need not co-operate with the policies of the central bank. For instance, when Graham Towers creates more money, the chartered banks could keep it in their tills and not loan or invest it, thus expanding the credit of the

Such criticism would only be hairsplitting. The Bank of Canada is presently maintaining an easy money policy. If any chartered bank refused to co-operate, Graham Towers has means at his command of forcing the banks to co-operate with his wishes which, in the last analysis, are the wishes of the Dominion government

#### Humanization of Bankers

THERE must be several other Cana-THERE must be several other Canadian bankers who, like S. G. Dobson, believe that the central bank creates or decreases at will the actual supply of cash and credit in the country. But for some unknown reason most of them do not publicly admit it. Perhaps this is solely due to the caution inherent in banking minds. After all any man after listening for twenty years to those who want to borrow money would naturally be hesitant to believe or admit anything in any realm.

Of late years, our bankers seem to have become less suspicious, more humanized, less frightened of expressing their ideas, be they right or wrong. Which is a gain. After all a bank president has a more accurate idea of existing expenditions conditions idea of existing economic conditions throughout the land than the most informed economist, statistician, or even a financial writer. Hence the more freely the bankers speak, the

Twenty years ago, bank speeches and ank meetings were pompous and un-interesting affairs. Nowadays many annual speeches of bank officials have a very definite interest. Many of them are written in an English which some

a very definite interest. Many of them are written in an English which some of our greater, but less grammatical, industrialists might well emulate. Nothing, for example, could have been more lucid than S. G. Dobson's words on the two banking myths which he exploded in words of two syllables. Perhaps the betterment and brightness which is beginning to enter into the comments of the bankers is due to the education and publicity campaign that they have been conducting now for some years. Not only have the public learnt about the bankers, but the bankers have learnt about the public. The bankers have learnt that the majority of the public do not want to borrow money; that the majority are, like bankers themselves, lenders. They lend to the banks. The bankers have learnt also that the public are not all saps when it comes to discussing even such an intricate subject as commercial banking. And the public have learnt also that their Perhaps the betterment and brightness which is beginning to enter into the comments of the bankers is due to the education and publicity campaign that they have been conducting now for some years. Not only have the public learnt about the bankers, but the bankers have learnt about the majority of the public do not want to borrow money; that the majority are, like bankers themselves, lenders. They lend to the banks. The bankers have learnt also that the public are not all saps when it comes to discussing even such an intricate subject as commercial banking. And the public have learnt also that their interests are best safeguarded when a banker makes loans which are repaid.

If this process of hymosist.

repaid.

If this process of humanizing the bankers continues, we may yet see a day when our great leading bankers may become as jovial and as talkative as Mitch Hepburn, and as persistent in presenting their views as Sir Ed-ward Beatty. And at that, it might be a good thing for the country.

## . . **MINES**

BY J. A. McRAE

GOLD production from the mines of Quebec reached \$30,900,000 during 1938, a gain of \$6,000,000 over 1937 when the output was \$24,900,000. A still further increase is indicated for 1939, although possibly not so pronounced as in 1938.

McKenzie Red Lake will pay a dividend of 3 cents per share on March 15, involving disbursement of \$87,000. The company paid a total of 9 cents a share in 1938.

McWatters Gold Mines made an operating profit of \$145,329 during 1938, before making allowance for taxes, depreciation and deferred de-

mines in Canada. An initial disburse-ment of 12 cents per share will be paid March 15, the payment amounting to \$240,000. The company is closely controlled, with Noranda holding about 94 per cent. of the issued stock.

Canadian mining companies de-clared aggregate dividends of over \$11,000,000 during the first week of

Prospectors throughout Canada are Prospectors throughout Canada are showing pronounced alarm. Groups of claims with favorable geology and with indications which normally would attract the interest of promoters of new enterprises are now lying in idleness and with poor prospect of any early change. The legitimate promoter has taken fright because of complicated and oppressive security regulations, to the end that the prospector no longer finds a reasonable market for his claims. These regulations have brought about a stalemate. Even the casual grubstaker who has Even the casual grubstaker who has been responsible for not a little of been responsible for not a little of the support and encouragement which maintained vigorous prospecting activity in the past, has come to realize that without promotional activity his chances of reward are almost nil. The promoter was heretofore the hub in the wheel of progress in new mining fields,—the prospector, the grubstaker, and the little syndicates the spokes revolving with the wheel.

Noranda Mines will pay a dividend of \$1 per share March 15, whereas heretofore the disbursements have been made half-yearly. The inference is that the company will henceforth make disbursements quarterly. Since the initial payment in 1930, Noranda has distributed a total of \$47,218,000.

Standard passenger rates on Trans-Canada Air Lines are to be 10 cents per mile, according to official an-nouncement.

Paymaster produced \$119,053 in January from 16,725 tons of ore.

January from 16,725 tons of ore.

Ventures, Ltd., has increased its holdings in La Luz Mines in Nicaragua from 35 per cent. to more than 60 per cent. as well as holding further options. The mill under construction is designed to handle 300 tons daily at the outset, with plans to proceed soon with an increase to 600 tons daily. Tentative provision has been made to ultimately build up power development and mill facilities to a rate of 1200 tons daily. The indicated net profit is officially estimated at \$3 per ton, thereby indicating around \$1,250,000 in net profit annually. The ore already in sight is over twelve years ahead of the projected mill of 1200 tons daily capacity, or a rate of over 400,000 tons a year.

Sudbury Basin Mines had a good year in 1938, largely through being the owner of 1,200,000 shares of Falconbridge Nickel Mines, as well as in its participation in other important mines. The gross profit of 78 cents per share on Falconbridge during the year totalled \$935,000 on the holdings of Sudbury Basin, or at the rate of 55 cents on each of the 1,700,000 shares of Sudbury Basin issued. The net profit of 53 cents per share on Falconbridge was equal to some \$640,000 on the stock held by Sudbury Basin. This net profit on the company's holdings in Falconbridge was alone equal to 38 cents per share of Sudbury Basin outstanding.

Alumínum exports from Canada

Aluminum exports from Canada during 1938 reached 132,267,000 pounds, an advance of 34 per cent. over the 1937 record. The value was \$24,733,000, compared with \$18,-623,000 in the preceding year.

Jason Mines which succeeded Argosy Gold Mines which in turn had succeeded Casey-Summit Gold Mines, is planning another campaign of development designed to bring the property into production again. There is a moderate amount of ore still remaining in sight, and where there is some ore under favorable geological conditions there is considered to be a reasonable chance of finding more.

Negus Gold Mines which recently went into production with a mill of 50 tons daily capacity on its property at Yellowknife, is expected to recover upwards of \$40 in gold per ton, and with prospects of an output of around \$60,000 per month.

God's Lake Gold Mines produced \$782,449 in gold during 1938, for a new high record. Average recovery was \$11.06 per ton.

Hallnor Mines at Porcupine has joined the list of dividend paying gold

Negus Gold Mines which went into production with 50 tons daily capacity on it at Yellowknife, is expect cover upwards of \$40 in gold and with prospects of an around \$60,000 per month.

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The Protective Association

## British Bankers Talk of Trade Reprisals

BY GILBERT C. LAYTON

Trade methods employed by the totalitarian states have been sharply criticized by British bankers and other financial leaders in their speeches at annual shareholders' meetings this year. There have been clear hints of reprisals.

Britain's financial resources and free exchange give her, it is pointed out, a decided advantage in a trade war. The suggestion is made that British traders shall in future trade not as individual persons and firms but rather as national units with the strength of the British government behind them.

THE City of London is by long tradition Conservative. But observers have lately noted a significant change in the tone not only of the ordinary financial operators who in private life are just some of the citiencens of their country but also of such leaders of opinion as the chairmen of the great joint-stock banks, eminent financial writers, and prominent industrialists.

but they do indicate a growing anxiety regarding the loss of British trade, and a growing feeling that something must be done about it.

In some cases, indeed, the feeling is strong enough to cause a change in the political line-up of some influential City men. It is noteworthy that the anti-Government faction recently formed by Mr. Duncan Sandys and other "rebel" Conservatives included

change in the tone not only of the ordinary financial operators who in private life are just some of the citizens of their country but also of such leaders of opinion as the chairmen of the great joint-stock banks, eminent financial writers, and prominent industrialists.

There have in the early weeks of this year been many forceful arguments in favor of a stronger line by the British government, amounting in some cases to serious criticism of the foreign policy which has allowed the dictator countries to increase their strength and extend their influence.

These pronouncements do not indicate a change in the City's politics:

These pronouncements do not indicate a change in the City's politics:

The pronouncements of most indicate a change in the City's politics:

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The pronouncements of most indicate a change in the City's politics:

The pronouncements of most indicate a change in the City's politics:

The pronouncements of most indicate a change in the citizent of the complete Board of one of the big investment trusts. It is even reported that the indefatigable Sir Stafford Cripps, expelled from the Labor Party for advocating co-operation among all the forces opposed to the present government, plans to mobilize a number of stockbrokers among the professional groups which he needs as a backing for his policy.

But the more usual tendency is towards the Churchill-Eden group of Conservatives, opposed to any imperial concessions. For the City recognizes the vital importance of the Empire.

#### Bankers Are Restive

CRITICISM of "the methods used by certain other countries"—bank-ers are always cautious!—has been the keynote of the bank speeches this year. While Mr. Reginald McKenna, the Midland Bank's controversial chairman, devoted his speech largely to the domestic situation, and Mr. chairman, devoted his speech largely to the domestic situation, and Mr. Edwin Fisher of Barclays advocated "a study of the special requirements of oversea markets by investigation on the spot"; Mr. Colin Campbell of the National Provincial, the Hon. Rupert Beckett of the Westminster, and Mr. F. A. Bates of Martins, each came out with clear hints of reprisals against those "certain other counagainst those "certain other coun-

The methods which are causing all this disturbance are by now fairly well known. They are used most prominently by Germany (whose efforts will probably be intensified now that Herr Funk has replaced Dr. Schacht at the Reichsbank), but also to a considerable extent by Italy and to a considerable extent by Italy and

They include the method of crude subsidies, the arrangement of trade agreements for the ostensible puragreements for the ostensible pur-pose of liquidating blocked credits, and the more general barter principle operated by bulk sales in exchange for bulk purchases. They have serious disadvantages to the smaller trading nations, which can trade more freely and without political commitments with the countries operating free ex-changes.

hanges. The difficulties of the world export parkets in recent years have, of markets in recent years have, of course, favored the totalitarian method of granting a sure market, however unsatisfactory, as a counter-attraction to one which, though freer, would have been uncertain.

## British Trade Loss

BY SUCH methods Britain has lost BY SUCH methods Britain has lost much of her trade with the South American countries (even Argentina), with Central Europe (particularly Bulgaria, Rumania and Greece), and with Turkey. The latest major encroachment is by Japan in China, which move the British government is now belatedly trying to correct.

One of the two London financial dailies, the Financial News, has come out strongly in support of those interests demanding an active policy to counter totalitarian trade aggression. It said recently: "The experience of

It said recently: "The experience of British diplomacy in international affairs should by now have made it sufficiently clear that the only sufficiently clear that the only weapons whose efficacy can be relied on in bargaining with totalitarian states are those which effectively impede their progress. Even these weapons will be insufficient unless it is made a contingent reserve account, also that directors were giving consideration to a further reduction in the salue of investments special contingent reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve that it is that directors were giving consideration to a further reduction in the salue of investments special contingent reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. The connown has about \$3.04 worth of reserve has increased by \$8,000. is made absolutely clear that in the event of a breakdown in the negotia-tions they would be used quite ruth-

The Secretary to the Department of The Secretary to the Department of Overseas Trade has assured industrialists that Britain will, if necessary, fight back, and that if she fights back she will win. But the f10 million export credits scheme agreed by Parliament in the last session of 1938 is considered scarcely adequate for so big a purpose, and even when expanded will have to be supplemented by more forceful means. by more forceful means

## British Bulk Selling

THE Westminster Bank chairman points out that all the advantages do not lie with our competitors. Our financial resources and our free ex-change give us, he says, a decided pull. The bulk selling of our com-petitors, under the aegis of the State,

## WE DISCUSS THIS WEEK

## Consolidated Bakeries

Mills Company, Limited, which owns two of the three issued preferred management shares through which the entire board of directors is elected, Consolidated Bakeries of Canada, Limited, has plants located in the important centres of Ontario and Quebec. Nine plants are in Ontario: two in Toronto and one each in St. Thomas, Peterborough, Hamilton, Windsor, London, Sarnia and Chatham. Three plants are in the province of Quebec: two in Montreal and one in Westmount. Westmount.

Consolidated Bakeries is an ex-Consolidated Bakeries is an example of extremely capable management which has built up a financial position to the point where all net earnings can be distributed to shareholders. The capital set-up is simple, consisting of 318,440 shares of no par common stock. Engaged in a business that is highly competitive, the company has refused to be drawn into costly commercial battles, and carefully avoids those localities in which operations are not profitable.

#### Earnings Recovery

NATURALLY affected by the Great Depression of 1930 the company's earnings shrank to a low of 3 cents per share in 1932. Since that time, however, the trend has been steadily on the up side; in 1933, 29 cents per share was earned; in 1934, 61 cents; in 1935, 90 cents; in 1936, \$1.01; and in 1937, \$1.01. In 1933, no dividends were paid. In 1934, disbursements of 25 cents per share were made; in 1935, 80 cents per share; in 1936, 80 cents per share; in 1936. paid. In 1935, no dividends were paid. In 1934, disbursements of 25 cents per share were made; in 1935, 80 cents per share; in 1936, 90 cents per share, including an extra 10 cents per share on account of 1935 earnings; in 1937, \$1.15 was paid, which included an extra of 20 cents per share; and in 1938, 25 cents per share quarterly was paid, in addition to which an extra disbursement of 15 cents was declared, payable on Jan. 3, 1939.

Consolidated Bakeries' 1938 report is not yet available. However, as shown above dividends have closely approximated per share earnings for some years past, so that the declaration of a dividend of \$1.15 per share in 1938 seems

CONTROLLED by Ogilvie Flour to herald the best results that the owns two of the three issued preexpect some decrease in the amoun of dividends received from investments, it would seem that earnings on bakery operations have more than offset this shrinkage.

The company's unusually strong financial position is revealed by the balance sheet issued as of December 31, 1937. At that timutotal current assets were \$1,842, 933 and included cash at \$141,37 and marketable securities at \$1 of an direct assets were \$1,542.

933 and included cash at \$141,379
and marketable securities at \$1,
367,786. The actual market value
of the latter was \$1,532,982. Current liabilities totaled \$372,341.
Profit and loss surplus amounted to
\$231,334, and equity per share
on the capital stock was \$10.73.
From this statement it is evident
that Consolidated Bakeries receivs
an important part of its income
from investments. For instance,
in the 1937 fiscal year, per share
earnings amounted to \$1.01—exactly the same amount as was
earned in 1936. However, in 1936
a higher proportion of the company's income was derived from
actual operations than in 1937 and
it was only an increase in dividends
accounted from investments. it was only an increase in dividen received from investments that made possible a 1937 net profit anywhere near that of 1936.

#### Yield is Attractive

CONSOLIDATED Bakeries is se ing currently at 15½. At the \$1.15-per-share dividend rate, twield is 7.4 per cent. Over the intermediate term at least consumer purchasing power should show a steady increase and the company's income should of course. a steady increase and the company's income should, of coursmount proportionately. Represering an equity in a soundly—al conservatively—managed companwe would say that Consolidat Bakeries stock has appeal at present which is the number of the strength of of Bakeries stock has appeal at pre-ent prices to the purchaser des-ing either income or appreciation In 1938 the stock reached a high 17 and a low of 11½; in 1937, a high of 23 and a low of 15. There is apparent question mark in the current outlook to account for thing yield on the stock other the a heavy market which is sittiffairly squarely on the heads of a countries.

that there are on the one hand the nations which are ruthless in waging war both against weaker countries outside and against racial and political minorities within their territories, and on the other hand the great American Democracy which has been such an active critic of the aggressor nations; and that a choice must sooner or later be made between

One of the big Stock Exchange firms, reviewing the political tendencies, comments that, "as 1938 saw the apex of the power of Germany and Italy in Europe, saw them indeed 'miss their market' if they ever intended to appeal to force, so 1939 will see the democracies, Britain, France and the United States, so united and so strong as to prove themselves the decisive factor in the march of events," This opinion seems to be fairly representative of the City of London.

## VICTORIA TRUST

AN INCREASE in earnings and a A N INCREASE in earnings and a strong balance sheet position are features of the annual report of Victoria Trust and Savings Company, Lindsay, Ont., presented to shareholders at the forty-third annual meeting. Net earnings for the year, after deducting interest paid, cost of management, taxes, etc., amounted to \$55,627, which, with the balance in profit and loss account, gave a total for distribution of \$72,892. Out of this amount \$48,600 was paid in dividends, \$5,000 reserved for federal taxes and the balance of \$19,292 carried forward.

Assets showed a growth for the year of more than \$275,000 and now exceed ten million dollars. The president, William Flavelle, stated that as a further provision against declining real estate values, \$100,000 had been transferred from reserve fund to a contingent reserve account, also that directors were giving considera.

#### AUTO INSURANCE RATES TO RISE

RFFECTIVE March 1, 1939, increases averaging between 7 and 9% are to become effective on the cost of autobecome effective on the cost of automobile insurance coverage in the Province of Ontario. In the Province of Quebec there are also car insurance rate increases. The companies underwriting this insurance in Ontario include with their announcement of this increase, operating figures showing that existing rates are far below their proper economic level and that the upward adjustment must be followed by more careful driving and reduced losses to correct the situation.

Stressing their desire to keep rates

Stressing their desire to keep rates of which \$531,707 was reinsured. as low as possible, the companies advance statistics which show that the cost of providing automobile insurance has been in excess of the amounts

the necessity to defend British interests. It is due also to the recognition are both increased 10%. There is no and South Africa.

change in the collision risk, theft

or passenger hazard, and the fire ratio or passenger hazard, and the fire ratio is reduced 20%. Non-tariff ratishow comparable changes.

In cities such as Kingston, Lond and Ottawa a 10% increase also a plies in public liability and proper damage rates. Collision rates remained except for the \$50 dad

pues in public liability and prope damage rates. Collision rates rem unchanged except for the \$50 dedible classification, which increa 10%. Theft and passenger haz rates remain unchanged, while 20% reduction is applied to fire covage. These again are the tariff r changes. Changes in other rates how the same trend.

In cities and towns such as Bar Cornwall, Galt and Sarnia, publiability rates are increased 10%; property damage is up 20%. Then no change in the full coverage or \$ deductible rate is up 10% and the deductible rate is up 10% and the deductible rate are up 20%. Fire 13 are down 20% and there is no chain theft and passenger hazard on tariff rate schedule. The non-tatend is similar.

In the rural districts of south Ontario, public liability and propedamage rates are both increased if There is no change in full cover for collision, but the \$\$\frac{5}{2}\frac{5}{2}\frac{1}

There is no change in full cover for collision, but the \$25 deduct rate is up 10%, and the \$50 deduct rate is up 20% and the \$100 deduct rate is up 25%, fire is reduced with no change in theft and passed because with a change in the ft and passed because with a change in the ft and passed because with a change in the ft and passed the first and passed the form of the first and passed the form of the first and passed the first and passed the form of the first and passed the first and pass hazard rates.

#### PORTAGE LA PRAIRIE MUTUAL

THE brightest financial statement the long history of the Portage Prairie Mutual Insurance Compa was presented to the policyholder President M. G. Tidsbury at the annual meeting. During the 1938 surplus has been increase \$53,487, and in addition \$26,94 been set aside as reserve for flutions in the value of investment. for every \$1.00 of liability. Prenif note business showed a further g during 1938 and collections are cellent, standing at a little over per cent, at December 31, 1938. I president took a happy view of situation as an indication that company has a select class of bus on its books. Cash premium busing showed an increase of \$26,511 of the previous year's volume. In addressing the policyholders, president said, "In presenting this, fifty-fifth annual report, we do

president said, 'In presenting the fifty-fifth annual report, we dwith the knowledge that we are senting to you the finest state the directors have ever present an annual meeting. The assets been inversed the second of the sec been increased by an amount of 5586. On December 31, 1938, the pany had fire insurance in force the books amounting to \$75,066,38 which \$11,655,519 was reins Windstorm business totals \$2,717

## WINE INDUSTRY

pull. The bulk selling of our competitors, under the aegis of the State, will have to be countered by bulk selling on our part. In other words, it is demanded that British traders shall in future trade not as individual persons and individual firms but rather as national units with the strength of the British government behind them.

The City's threat to the totalitarian countries is intentional and significant. Though it may take the form of trade policy, it is not due solely to the necessity to defend British interests. It is due also to the recognition

are the providing automobic mands are size and an amounts or some years past. In 1933 the average over all cost of insurance was 98 cents out of each dollar received in premiums. This figure has increased each year, without an adequate increase in rates, so that by 1937, the last year for which complete figures are available, providing insurance cost the companies in excess of \$1.13 for each dollar paid as premiums by insured motorists.

In the districts of Toronto, Hamilton and Windsor the tariff rates for public liability and property damage are both increased 10%. There is no south Africa.

## Sixty-Seven Years of Continuous Progress

Balance Sheet as at December 31st, 1938.

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Real Estate	
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Real Estate	
	165,542,41
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Rs owned.	74.944.33
in bank	101.645.10
	23,117,49
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.8 77,444.58 Total net reserve carried out at R serve and unpaid losses under l'axes due and accrued. Reinsurance premiums ....... Reserve for loss on investments Reserve for return of premiums Accounts payable and accrued

\$ 602,243.95 Surplus for protection of policy-holders 2.164.165.20

LIABILITIES

15,000.00 5,687.70

2,689.59

PORTAGE LA

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.....\$448,716.45

ASSETS IN 1928: \$1,511,154.56—IN 1938, \$2,766,409.15

\$2,766,409.15

"It can be safely said that the Company has attained a new peak in financial stability and in usefulness to its members." From the address of Henry Knell, President, Kitchener, Jan. 16th. 1939.

## THE ECONOMICAL MUTUAL

FIRE INSURANCE COMPANY

F. W. Snyder, Managing Director Henry Knell, President HEAD OFFICE: KITCHENER, ONTARIO

## The Fifty-Fifth Annual Report of



## The Mutual Insurance Company

WINNIPEG EDMONTON

Established 1884 Balance Sheet as at December 31st, 1938 Year Is

S 6,000.00 Provision for Net Unpaid Claims \$ 9,224.28 Heserve of Unearned Premiums (Dominion Government Standard) 135,963.67 Reinsurance Premiums Held as Reserve Reserve for unlicensed, unsecured Reinsurance Reinsurance 12,595.17 Taxes due and accrued 5,971.33 Sundry Accounts 790.30 Real Estate (Head Office Buildings) 8, 6,000,00 Rands and Debentures at Market value as approved
Deposits with Trust Companies for
Investment
Cash in Banks
Interest Accrued on Investments
Agents' Balances
Assessments Unpaid
Surrender value of Life Insurance
Accounts Receivable
OTHER ASSETS:
Autos, Furniture and
Fixtures \$ 2.00
Agents' Balances prior to
October 1st, 1938 522.68

\$524.68 Not included

UNALLOCATED SURPLUS 401.768.87

TOTAL EXCESS OF ASSETS OVER LIABILITIES \$668,325.99 TOTAL

Total Liabilities \$219,609.54 GENERAL RESERVES AND SURPLUS:

of Investments 26,947.58 \$ 46,947.58

## Unassessed Portion of Premium Notes, \$638,396.77

CERTIFICATE TO FOLICYHOLDERS: We certify that we have audited the books and accounts of the Portage la Printinal Insurance Company for the year ended 31st December, 1938. We have obtained all the information and explicate the property of the property of the property of the property of the financial position of ompany. In our opinion, so formed, the Balance Sheet herewith is properly drawn up so as to present a true and core we of the state of the Company affairs as at 31st December, 1938, according to the best of our information, the inautions given to us, and as shown by the books of the Company. All the transactions of the Company that have of the company that have controlled the property of the Company of the Company and the Company of the Company and the Company of the Co G. B. HARE & CO., C.A.

M. G. TIDSBURY, President A. H. THORPE, Mgr.-Secretary

NET ADMITTED ASSETS

E. H. MUIR, Vice-President A. G. HALL, Treasurer

M. G. TIDSBURY P. D. MO E. H. MUIR P. D. McARTHUR JAMES McKENZIE DERMOTT HON, D. L. CAMPBELL, M.L.A.
JOSEPH TRIMBLE ARTHUR ROBERT MeDERMOTT ARTHUR SULLIVAN, K.C., Winnipeg

to annual inspection by Dominion Government Officials." FIRE AND WINDSTORM INSURANCE IN TWO SECTIONS—SECTION TWO

# SATURDAY NIGHT

PEOPLE

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TRAVEL

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HOMES

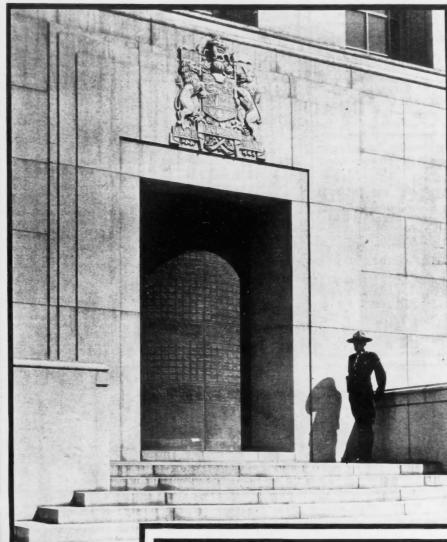
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THE ARTS

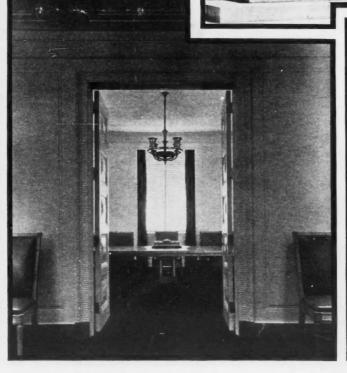
TORONTO, CANADA, FEBRUARY 25, 1939

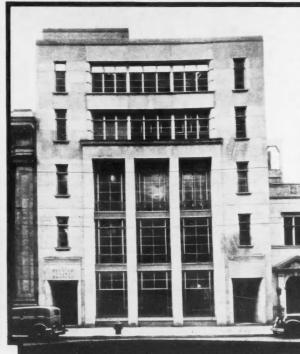
## Toronto Architects Review Their Recent Work

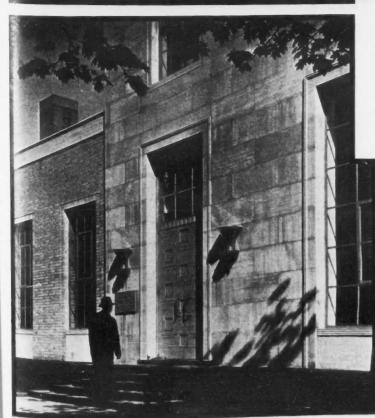












REPRESENTATIVE PHOTOGRAPHS from the Seventh Biennial Exhibition of Architecture and Allied Arts, presented by the Toronto Chapter of the Ontario Association of Architects, at the Art Gallery of Toronto. TOP, LEFT, The William H. Wright Building, home of The Globe and Mail; Mathers & Haldenby. RIGHT, Entrance to the Bank of Canada, Ottawa; Marani, Lawson & Morris and S. G. Davenport. CENTRE, LEFT, Reception Room, and CENTRE, Board Room, Bank of Canada, Ottawa; Marani, Lawson & Morris and S. G. Davenport. RIGHT, Head Office, Premier Trust Company, Toronto; Mathers & Haldenby. BELOW, LEFT, Postal Station "K", Toronto; Murray Brown. CENTRE, detail of a residence kitchen, Toronto; Catto & Catto. RIGHT, Main Entrance Hall, Stauntons Limited, Leaside; Mathers & Haldenby. See Review on Page 18.





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## AUDITORIUM THE TOWN TONICS JANE MALLETT

FREDERIC MANNING FRANCES ADASKIN F. J. MALLETT SATURDAY NIGHT, FEB. 25 Seats 50c, \$1.00, \$1.50

The Casavant Society of Toronto

## ARTHUR EGERTON

MONDAY AFT., FEB. 27th 5:15-6:15 p.m. Seats: \$1.00, 75c and 50c

## **Toronto Town Hall Series** STEFAN ZWEIG

ONE OF THE WORLD'S GREATEST AUTHORS

MON., FEB. 27th at 8:45 p.m. Seats: \$2.00, \$1.50 and \$1. Tel. TR. 1144 and Moodey's EL. 105

The Canadian Pianists Series 2nd Concert-Wednesday Eve. March 1st at 8:45 p.m.

#### Gordon Clifford HALLET and POOLE

MUSIC FOR ONE AND TWO PIANOS Single Seats: \$1.50 and \$1.00

## Music Masters Series **Gregor Piatigorsky**

'CELLIST THURSDAY EVE., MARCH 2

Seats: \$2.00, \$1.50 and \$1.00 Tel. TR. 1144

## MUSICAL EVENTS

## Here Are Canadian Pianists

By HECTOR CHARLESWORTH



KATHLEEN BYAM, who will present a group of costume monodramas, under the auspices of the American Women's Club, on Monday afternoon, February 29, at the Eaton Auditorium, Toronto.

and poetic expression and it seemed to appeal to the temperament of Miss Parsons, who played it flawlessly, and as though it were a personal utterance. Her musicianship and ample technical command were evidenced in her authoritative rendering of the Tausig transcription of the Bach Toccata and Fugue in D minor, widely used at one time as an introductory number on recital programs. The Prelude and Fugue in G major from Book II of "The Well-Tempered Clavichord" and a transcription of "Come Sweet Death" were played with equal distinction and intellectual grasp. and poetic expression and it seemed to fresh and charming character. At the outset she played numbers originally written for the harpsichord by two of the lesser 18th century composers; a Bourée by Richard Jones who was in 1730 leader of the orchestra at Drury Lane, and a Toccata by Pietro Domenico Paradisi, a Neapolitan who lived a very long and apparently happy life in London and other cities as a harpsichordist. These, with an "Ayre" and a Hornpipe by Purcell, were played with exquisite grace and piquancy.

grasp.

The "Three Ecossaises" of Chopin were brilliantly rendered and in his lengthy Fantasie in F minor, the lyrical beauty of the pianist's tone and her taste in phrasing were maniriquancy.

They were followed by Beethoven's Sonata in E flat, opus 27, No. 1, his thirteenth work in that form. It is one of the most pensive and gentle of his Sonatas, rich in delicate contrast

fested. The inevitable Liszt episode was the thirteenth Hungarian Rhapsody, less flamboyant and more poetic than most of the series, and it was played with ingratiating facility. The final group also included two interesting short numbers of London inspiration. One was a capital little humoresque, "The Whistling Errand Boy," one of Healey Willan's "Character Sketches of Old London"; the other a pastel-like impression by the French composer Grovlez entitled "Sunday Evening on the Thames Embankment."

#### Wantroff at Nine-O'Clock

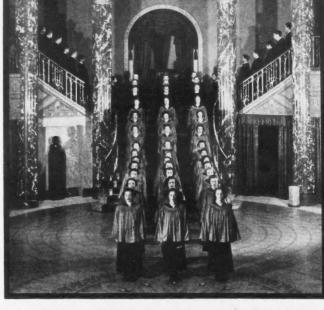
IN THE program of last week's "Nine O'Clock" by the Toronto Symphony Orchestra at Massey Hall, Sir Ernest MacMillan toured about Europe, to Austria, to Italy and to Russia. Four of the seven numbers were Russian and the list of composers lends itself to metrical expression:

Leoncavallo, Borodin, Mozart and Moussorgsky,

Schubert, Rimsky-Korsakoff, plus Ilyitch Tschaikowsky. Taken as a whole it was a colorful

Taken as a whole it was a colorful promenade.

It began with the Overture to "Don Giovanni." Some of Mozart's many operas survive only in their overtures, but in the case of "Don Giovanni" the overture is less interesting musically than the lovely lyrical episodes which abound in the dramatic score. Nevertheless it is brisk and stimulating and was played with notable verve. There ensued a very brilliant rendering of Tschaikowsky's "Italian Caprice", one of his most genial compositions, inspired by a visit in which he had found relief from his worries in Moscow. It begins majestically and solemnly, but gradually progresses into an atmosphere of Neapolitan gaiety. The brass was especially fine in the success constitutions and the success of the suc The brass was especially fine in the sonorous opening passages, and the sunny melodies which follow were in-



THE A CAPPELLA CHOIR of Cleveland, the outstanding High School choir of the United States, which will visit Toronto for a series of concerts on Friday, Saturday and Sunday, February 24, 25 and 26. The Saturday night concert will be in Harbord Collegiate Institute and on Sunday a visit will be paid to Christie Street Hospital.

cause of its profound emotional suggestion, and unceasing flow of haunting melody, and it was beautifully rendered by conductor and orchestra. Not long since I heard a question raised by a musical broadcaster, whether we are not mistaken in regarding this work as "Unfinished." since Schubert lived for six years and composed many works, after completing its two immortal movements. But ing its two immortal movements. But ing its two immortal movements. But it is a matter of record that he sketched the outlines of a Scherzo, to include a Trio, though he never took any steps to develop them. Probably he decided that he had said all he had to say in these two movements. At any rate he left the manuscript at Graz and it was there regarded as unfinished. Thus the first orchestral performance did not take place until 1865, 37 years after his death.

performance did not take place until 1865, 37 years after his death. The most brilliant of all Sir Ernest's offerings was Rimsky-Korsakoff's "Russian Easter" which the composer called "Easter Overture." In his own analysis of the work Rimsky-Korsakoff says he desired to suggest at the outset an Easter morning service in a great cathedral, and used liturgical themes of a monastic character: from thence of a monastic character; from thence proceeding to the heathen and legendary side of the celebration with its wild "pagan-religious" merrymaking. It was composed in 1888 when he was 44 years old and remained a favorite with its creator until his death in 1908. The beauty of its contrasts and the richness and abandon of its scoring make it a most fascinating work, and an extreme tour de force for any orchestra. Under Sir Ernest's vital and inspiring beat it was magnificentof a monastic character; from thence and inspiring beat it was magnificent-

orchestra. Under Sir Ernest's vital and inspiring beat it was magnificently rendered.

The soloist of the occasion was the Russian-Canadian baritone Adolph Wantroff, who has a bright and mellow voice and sings with vital expression. Some auditors in the gallery complained that his tones were masked by the orchestra, but from where I sat they were clear and resonant. His most outstanding achievement was Moussorgsky's "The Siege of Kazan," a wild Tartar ballad with melody in the mode of a Hopak. Another Russian number was a lengthy declamatory aria from Borodin's "Prince Igor," sung with distinction, although at times it seemed to demand a deeper voice. The singer also gave a commendable rendering of the familiar Prologue to "Pagliacci," This recitative has been continuously popular ever since Leoncayallo's opera familiar Prologue to "Pagliacci." This recitative has been continuously popular ever since Leoncavallo's opera was first presented in the early nineties. Consequently I was rather amused recently when I ran upon an early reference to it by H. E. Krehbiel, the once famous critic of the New York Tribune. Krehbiel was Teutonic in sympathy and at that time very suspicious of the suddenrise of new Italian composers. He therefore dismissed the Prologue as an "unnecessary preachment" and in a dramatic sense an "impertinence." Well, well!

## Hart House Four On Air

LAST Sunday's broadcast over CBC AST Sunday's broadcast over CBC by the Hart House String Quartet included two delightful examples of old English music. One was a gracious little string quartet by Matthew Locke, an Exeter youth who progressed from the famous Cathedral of that city to become court musician to Charles II. The other was a Fantasia by Purcell. The joyousness of the program was sustained by the very first of Josef Haydn's innumerable quartets.

on the same evening Alexander Chuhaldin with his "Melodic Strings" gave a most infectious dance program by modern British composers includ-ing the Dewbigh Suite in C major by Gordon Jacob, and works by Colin Taylor and Percy Fletcher. The latter's Fiddle Dance proved especial-

ly captivating. Healey Willan some time ago made an impressive choral setting of an Irish war song, "Avenging and Bright," which is of vital, racy quality. It was sung over the air recently by a

was sung over the air recently by a choral group under Sydney Kelland in the broadcast "By the Sea," which comes from Vancouver.

Winnipeg musical circles have been augmented by a very able musician, Valborg Leland, who is now first violin of the Tudor String Quartet and is heard over the national net. violin of the Tudor String Quartet and is heard over the national network in Isaac Mamott's broadcast "Tudor Strings." Miss Leland is a daughter of a Norwegian doctor in Minnesota and was taught by two very celebrated masters, Eugen Ysaye and Carl Flesch. On Friday of this week one of the most talented

terpreted by Sir Ernest with engaging rhythmical distinction.

The popularity of Schubert's "Unfinished Symphony" is undying, because of its profound emotional sugreaches Eastern Canada at a rather

reaches Eastern Canada at a rather late hour.

The latter-day recognition of Sibelius in the world at large was largely brought about by the enthusiasm of conductors, especially Toscanini, always a man of very catholic tastes. Last Saturday his regular program on N.B.C. was entirely devoted to the Finnish composer, and included in addition to the Second Symphony, three of Sibelius's most celebrated descriptive works, "En Saga," "The Swan of Tuonela" and "Finlandia"—all of which afford rare opportunities to the maestro's individual wizardry. wizardry.

#### Gifted Children Heard

THE number of gifted children that are coming forward in musical circles is surprising. One does not mean youngsters who come out to play their little pieces for the entertainment of parents and friends of the family, but children of innate talent and promise. Another of them was heard at Conservatory Music Hall the other night in the person of the ten-year-old violinist, Harvey Seigel, pupil of Maurice Solway. The little lad has intuitive musical intelligence and a precocious grip of technical expression. His program was an adult one, including an arrangement of Vivaldi's Concerto in Gminor, by the once noted Hungarian virtuoso, Tivadar Nachez, and Lalo's florid "Symphonie Espagnole." The boy's tone and execution were amazingly mature. Later he played with ease and confidence several short numbers of difficult character by composers like Drdla and Hubay. Assisting on the program was Victor Johnson, another gifted boy, who is a pupil of Boris Berlin. His rendering of two movements of a piano Sonata by Mozart was marked by rare musical feeling and finesse in expression. THE number of gifted children that

expression.
Madame Emma Lazaroff-Schaver Madame Emma Lazaroff-Schaver of Detroit, an accomplished dramatic soprano, who before her marriage sang with the San Carlo Opera Company, gave a recital in Eaton Auditorium recently in aid of the Aliyah Refugee Fund for German children. Her voice and style are admirable and additional interest was given to her program by Palestinian songs collected by her some years ago when she was visiting various communities of Palestine in connection with the Zionist movement, in which she is active.

Lillian Webb, a Toronto singer who possesses a lyric soprano voice of ex-

Lillian Webb, a Toronto singer who possesses a lyric soprano voice of exceptional quality, went to London last summer to sing in recitals of the compositions of Ada Twohey Kent. Early in the autumn she was engaged to sing principal roles with the Carl Rosa Opera Company, which for many decades has given productions of standard constant in English. The constant constant is fortilled. many decades has given productions of grand opera in English. The com-pany has just completed a tour of the pany has just completed a tour of the leading cities of Great Britain and Ireland, and is now giving a series of productions in the People's Palace. London. Miss Webb will be recalled by radio listeners and concert-goers in various parts of Canada, who heard her when she was a member of "the her when she was a member of Old-Time Village Quartet."



NORMAN ROLAND, NORMAN ROLAND, (Randolph Crowe) well-known Canadian baritone who has returned from New York to sing the role of "Telramund" in the Opera Guild of Toronto's production of "Lohengrin" at Massey Hall on February 28 and March 2.



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## BROADWAY THEATRE

BY JOHN E. WEBBER MERICA is very much in the minds of dramatists this season—this perica whose destiny world events so actively re-shaping. Elmer e in "The American Landscape" in "The American Landscape" inded a cathedral call to its pioneer it which, alas, went unheeded. It connolly's equally unsuccessful verywhere I Roam" was a lyric back to the land, to old simplications and old faiths. Now it is George ufman and Moss Hart, in one of most spacious capyass yet. infinan and Moss Hart, in one of most spacious canvases yet ead in the modern theatre and in astly moving and human spectacle, ating the way, with sensational cess, in "The American Way." In larger implications "The American ye" is the case for American degracy. It is also the case for the man people chanted by one of native born who, forty years begoen came to the land of freedom opportunity, prospered, became a pected citizen in his own communatistanch upholder of democratic als and, when war came, sacrificed only son to his faith. "There can only one allegiance" is his answer his wife's pleadings against the

wife's pleadings against the

IE story begins at Ellis Island with the arrival, among other immints, of the happy young wife ayed enchantingly by Florence redge), whom he had preceded, and ryoung child. And in the small to town in which he has establed himself, their story winds its through a cavalcade of sucherican events as the McKinleyan campaign, the militant sufflight, the World War, the Lindsh flight, the crash of 1929, unployment and the rise of Fascism, the celebration of their fiftieth Iding aniversary. The story might e ended here, the point of the hors were not through with Nazi-Follows a scene of violence in the old German is killed in an ampt to prevent his grandson from alling in a Bund; the funcal with IE story begins at Ellis Island with en the old German is killed in an oppt to prevent his grandson from olling in a Bund; the funeral with flag-draped casket borne through mourning multitude, the singing "The Star Spangled Banner." A month spectacle, as befits the vast ces of Center Theater, nostalgic unabashedly sentimental in its application, and greatly moving, is "The berican Way," with fine dramatic ments in which Fredric March the patriotic German, his wife sence Eldredge, and McKay Morris de conspicuously.

#### Beatrice Lillie's Show

ET To Music" gives the incomparable "Bee" Lillie the best fit-vehicle for her talents the theatre about has seen. Never in all her tures in this vicinity has she appeared in such sparkling form. Noel and owns to authorship and di-



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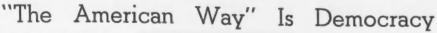
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MAURICE EVANS as Falstaff, in his Henry IV scores Broadway triumph.

rection but there is little of Coward that is recognizable. The evening is entirely Miss Lillie's. As the helpful lady in a charity show before royalty, a world-weary actress, a dashing lady spy, a Riviera party enthusiast, a romantic ancient or an ex-music-hall girl on her way to Buckingham to be presented, she brings all to life with those inimitable comedy touches, cool, sly, victious in turn, that are hers and hers alone. She has worthy accomplices in these proceedings, and our own delight reached its peak in Mr. Richard Haydn's act as a fish imitator. ard Haydn's act as a fish imitator. That we thought the best and truest bit of comedy London has sent us, or this stage seen, for long years. "Set To Music" is a bright spot in a gloomy world. gloomy world.

#### A Great Falstaff

CRITICS are agreed that Maurice Evans as the Falstaff of his current "Henry IV (part I)" is as great in comedy as in the tragic roles of Hamlet and Richard II which preceded it. This Falstaff Canada saw in the road production with which Mr. Evans occasionally alternated his Richard last year. The Broadway production is considerably embellished as to stenery and, in the present cast are now Mady Christian, (the Queen of "Hamlet"), as Lady Percy, Edmund O'Brien as Prince Hal and Henry Edwards as the King, all of whom strengthen the performance greatly. A goodly share of critics' praise goes deservedly to Miss Margaret Webster, who with Mr. Evans, has staged and directed the highly imaginative and colorful presentation. It is by all odds the best interpreted Shakespearean play this reporter has CRITICS are agreed that Maurice

duction, his fine white beard astream.

Producer Gabriel Pascal and codirectors Leslie Howard and Anthony

South would have to get up reserving the Foxy Grandpa of

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seen and the acting in every part quite the most perfect. Great is the only word for the Evans-Webster enterprise and greatly is it being rewarded.

#### Straight From College

A NEW and refreshing personality has entered our theatre life in the person of Nancy Hamilton, her entry, "One For The Money," a sprightly revue whose sketches and lyrics are hers and in which she acts and sings the leading role. Some of the critics hesitated to gamble their reputations too heavily on the entry, but the public, with nothing to lose, have been backing it handsomely and, we think, deservedly. We were curious about the new arrival. Comely in appearance, modest in mien, Miss Hamilton suggested more the drawing-room, or the collegiate on a spree, than the stage; her lyrics, humor and sketches breathed of books more than Broadway. And sure enough, as the program informed us, it was from Smith College campus the lady had come, taking in the Sorbonne on the way. One of the happiest numbers in her revue is "My Day" wherein the busy life of the First Lady is humorously set forth. Even the First Lady would, we think, enjoy Miss Hamilton's impersonation and refined presentation of her multitudinous activities. "The Story of the Opera" is A NEW and refreshing personality ilton's impersonation and refined presentation of her multitudinous activities. "The Story of the Opera" is another high spot, in humor and content, and her rendering of Lulu Loubehind a colored mask is a little gem of art. Magnificence was reached pictorially and dramatically in an act depicting the home life of Franz Josef,—magnificence and a thought or two of the world that was. As accomplices Miss Hamilton has Brenda Forbes who spoofs movie stars, Ruth Matteson, a singing star, Alfred Matteson, a singing star, Alfred Drake, who does a delicious take-off of Orson Welles, and a group of dancers. Morgan Lewis has written the music, John Murray Anderson has produced and Raoul Pene du Bois has designed the magnificent stage sets.

MRS. O'BRIEN Entertains" is "MRS. O'BRIEN Entertains" is George Abbott's latest contribution to the season's mirth. It is a boisterous farce dealing with the oncoming Irish in the late 'forties, the hospitality enforced on Mrs. O'Brien, Tammany Hall, and other matters incident to the power the Irish became in city politics prior to the "furriners." It's good raucous comedy and no need of ear trumpets to follow it.

"Stars In Your Eyes" with Jimmy

low it.

"Stars In Your Eyes" with Jimmy Durante and Ethel Merman cavorting to the unrestrained joy of Broadway's multitudes, is the latest addition to the hit list of musical comedies now current. Unfortunately it arrived too late to be reviewed in this number.

FILM PARADE

Mr. Shaw's Cinderella Tale

BY MARY LOWREY ROSS



STEFAN ZWEIG, known as the most widely translated European author who will be heard at the Eaton Audi-torium on Monday evening, February 27. His latest work, among his series of famous biographies, is "Conqueror of The Seas: The Story of Magellan".

are fitted to make successful screenadaptations. Hitherto the novelists and dramatists seem to have accepted the myth without question. They have adapted themselves to the demands of the studios or have sold their work outright, wryly taking the cash and letting the credit go. But Mr. Shaw who has made a lifetime's occupation of demolishing myths wasn't to be taken in by that one. In his first attempt he has made not only a fine picture but a sensational commercial success. From now on authors won't be quite so easily on authors won't be quite so easily convinced that they don't know the first thing about motion picture making and had better just take their fine generous cheques and forget fine generous cheques and forget about the whole thing. It's going to be pretty embarrassing for producers who like to have things all their own way. Mr. Shaw hopes it will be.

IN "PYGMALION," of course, the dramatist had wonderful screen-material to start with. The Cinderella story is everybody's day-dream. He had only to distort it a little from its traditional form, enliven it with comedy and enrich it with his familiar wisdom and with this Figs. Declibits. comedy and enrich it with his familiar wisdom and wit. His Eliza Doolittle (Wendy Hiller) is the traditional Cinderella, a guttersnipe transformed into a Duchess. Too perverse for sentimentality, however, he has made his hero a dessicated oddity, his Court an ironic parody of the best society. It is only when he came to the final scenes that he seems to have faltered a little. Even Mr. Shaw couldn't bolt the traditional ending. Eliza had to fall in love with that arid piece of learning, Professor Higgins, and the best compromise the author could contrive was the implication that they would probably live unhappily ever would probably live unhappily ever

contrive was the implication that they would probably live unhappily ever after.

The playing is good enough to make one wonder at times if "Pygmalion" doesn't owe at least as much to its actors as to its lines. What would "Pygmalion" have been without the touch of antic intellectualism that Leslie Howard gives it; or Wendy Hiller's vivid realization of Eliza; or the singular aplomb of Wilfrid Lawson as that capricious a-moralist Mr. Doolittle? With all respect to George Bernard Shaw, one feels that these accomplished people may very well have made "Pygmalion" sound even better than it reads. However, as Mr. Shaw probably had everything to do with appointing them to their roles and making sure they played them to his satisfaction, the credit for the performance, at any rate in part, must go to him as well.

**COMING EVENTS** 

THERE seems to be no getting away from Mr. George Bernard Shaw's astonishing talents. Just when we had all decided that Time at last had the old gentleman licked he presents him self briskly as a master of the complex and difficult art of the screen.

"Pygmalion" offers a long credit list at the head of the production. But anyone who knows anything about Mr. Shaw—and Mr. Shaw has left no one the faintest excuse for ignorance—can be sure that the author was everywhere at once during the production, his fine white beard astream. Producer Gabriel Pascal and co-production, his fine white beard astream. ONE could hardly over-rate the im-ONE could hardly over-rate the importance in the literary world today, of Stefan Zweig, Austrian born novelist, biographer and playwright, who for the last three years, a voluntary exile from his native land, has made his home in London, England. And it cannot fail to be a satisfaction to those foremost in the literary life of Toronto, to know that Mr. Zweig is to visit Toronto in the very near future—that, to be exact, he will lecture here on "The History of Tomorrow" in the Eaton Auditorium, on Monday evening, February 27th. This will be one of that extremely interesting Town Hall Series of lectures which has already this season introduced Elsa Maxwell, Dr. Van Zeeland and Capt. John Craig. duction enhances the material instead of elaborately covering it up.

The hands may be the producers' paid hands, but the voice throughout is the voice of Mr. Shaw; not only in the dialogue but in the articulation of scenes and the shrewd building up of dramatic action. That "Pygmalion" is brilliantly articulate was to be expected. It is a little more surprising perhaps that the film is remarkably successful cinematically. Mr. Shaw has never hesitated to stand aside whenever necessary and let

introduced Elsa Maxwell, Dr., van Zee-land and Capt. John Craig. Stefan Zweig is indeed a significant figure. He is undoubtedly the world's most popular biographer. More than any other contemporary writer, he has taken the dim figures of history has taken the dim figures of history out of musty books and archives and given them back to the world as living people. He has recreated Marie Antoinette, Mary Queen of Scots, the indomitable Ferdinand Magellan, Erasmus, Freud, Casanova and many others. In his "Three Masters." he gives interpretive sketches of the three gives interpretive sketches of the three others. In his "Three Masters," he gives interpretive sketches of the three men whom he considers the supremely great novelists of the 19th century—Balzac, Dickens and Dostoievsky. His biographies of Marie Antoinette and Mary Queen of Scotland and the Isles, were both Book-of-the Month (Puly selections and more were both

Isles, were both Book-of-the Month Club selections, and more, were both best sellers, which is an achievement for a biography. His narrative of the globe-trotting Magellan, "Conqueror of the Seas," was the February 1938 choice of the Literary Guild.

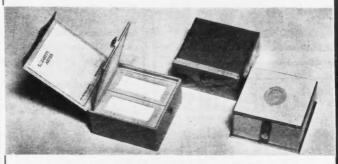
As a writer of fiction, his best known tale is "Amok," which tells the tragic fate of a white man in the Dutch East Indies. His forthcoming book "Beware of Pity," is due to be published (Macmillan) early in March. A few of the first copies of this book A few of the first copies of this book to be distributed in Toronto will be autographed so that some fortunate people will secure these significant copies.

A GREAT humanitarian as well as A GREAT humanitarian as well as one of the world's greatest violinists, is Mischa Elman, who will be heard in Massey Hall on Monday evening. March 13, in a benefit recital for the rehabilitation of German refugees of all faiths. Mr. Elman, who feels deeply the tragedy of Nazi victims, has donated his services to a National Non-Sectarian Committee under the chairmanship of Alfred E. under the chairmanship of Alfred E. Smith, and representing the Ameri-



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can Committee for Christian German Refugees, the Committee for Catholic Refugees from Germany, and the American Jewish Joint Distribution Committee. His concert in Massey Hall is one of twenty-five concerts which he is giving in twenty-five Canadian and American cities. The proceeds will be equally divided among the three sponsoring organizations, united for one cause, to be used. among the three sponsoring organizations, united for one cause, to be used for the aid of victims of Nazi persecution.

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GORDON HALLETT AND CLIFFORD POOLE, talented young Canadian pianists who will be heard in a program of music for one and two pianos in the second concert of the Canadian Pianists' series at the Eaton Auditorium on Wednesday evening, March 1.



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"PYGMALION" is, of course, slicked all over with Metro-Goldwyn-Mayer's high Duco finish—those lovely portrait studies on Professor Highlight Studies on Pro

NEW PLAY FOR TORONTO. Royal Beal, Barry Sullivan, Flora Campbell and Philip Merivale who will be seen in "Angela Is Twenty-Two" by Sinclair Lewis and Fay Wray which comes to the Royal Alexandra Theatre for the week of February 27.



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## THE BOOKSHELF

## Pepys of the Admiralty

BY L. A. MacKAY

"Samuel Pepys: The Savior Of The Navy," by Arthur Bryant, Mac-millan, \$4.00.

THIS volume, the third in Mr. THIS volume, the third in Mr. Bryant's biography of Pepys, covers the most important and valuable period of his public service. After the four years of peril described in the preceding volume, Pepys found himself in 1683, at the age of fifty, once more a figure of some importance in the public affairs of the nation he had served, as Secretary of the Admiralty Commission, so diligently, so profitably, yet at the last, with such imminent danger to liberty and even to life. His first lucrative employment was as confidential adviser to Lord Dartmouth in the evacuation of Tangier and the dismantling of its fortifications. This

BOOK SERVICE

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uneasy outpost of English trade against the Barbary pirates had come to Charles in the dower of his Portuguese queen, but the expense of its upkeep proved more than Parliament could stomach, and England remained without a Mediterranean fortress for some twenty years, until the capture of Gibraltar, on whose formidable bulk Pepys from a distance cast covetous eyes in vain.

This journey revealed to Pepys the shocking demoralization that had set in during his absence from the Navy. Discipline was flouted with impunity, favoritism was rampant, ships and

favoritism was rampant, ships and stores were in ruinous condition, ad-mirals and captains regarded their command as an opportunity for pri-vate profit. Their ships competed with trading vessels for the transport

wate profit. Their ships competed with trading vessels for the transport of precious cargoes, and the movements of ships were largely dictated by the chance of picking up a profitable freight. Political influence far outweighed seamanship in the making of appointments, there was no definite and unified policy in the administration, hardly a shadow of healthy tradition in the service itself. The following year, Pepys regained, nominally, his old Secretaryship. Actually, he was to make himself within two years virtually the paramount authority in naval matters, and to work a reform whose influence long outlasted his retirement in 1688. He set himself to rebuild and refit the neglected ships, and by an end-lessly fertile series of rules, whose execution was safeguarded by unceasing vigilance and adequate penalties, to restore the corrupted morale of the fleet.

"Pepys conceived, pronounced, and

"Pepps conceived, pronounced, and recorded the rules which time and the long momentum of work and pre-cept were to make alike the routine and the spirit of a great Service. To obey orders punctually and without question and to hold the regulations of the Admiralty as more sacred than the Ten Commandments, to do one's



SAMUEL PEPYS (From the portrait by Kneller.)

cavil and in the face of death, such was the creed which the little scribe in the great wig taught the fighting men of the Stuart Navy."

men of the Stuart Navy."

Against him he had the reckless and touchy individualism of the time, the convenience and the personal profit of individuals, all the inertia of privileged carelessness and unsupervised immunity. This book is the record of the ceaseless and on the whole successful struggle to turn the navy into a well-equipped and well-ordered service. Though the year after the Revolution of 1688 saw Peps once more out of office, his innovations went on by their own momentum. The victorious navy of the century following was animated by his spirit and administered by his rules.

by his spirit and administered by his rules.

Mr. Bryant has presented the history of these six eventful years in carefully, but unobtrusively documented detail. His absorbed and respectful interest in his hero is infectiously transmitted to the reader, in the very spirit of Pepys' own diaries and letters, many of which are here for the first time made available, in substance at least, to the general at least, to the general

## The Servant in the House

BY MARY LOWREY ROSS

"A Good Home With Nice People," by Josephine Lawrence, McClelland and Stewart. \$2.50.

THE Hired Girl of a generation ago has become the Domestic Servant or Household Helper of today; a promotion in title which only serves to emphasize the demotion in status. The hired girl was an accepted part of the household. She worked with her mistress at a task that required the toil and energy of both. The domestic servant of today has become, from the point of view of many employers, simply another labor-saving device, deaf, mindless, voiceless. Her only advantage over a robot server is that she can and does give notice. This is infuriating to mistresses who discuss the problem angrily, helplessly and endlessly with other mistresses or anyone who will listen.

Such is the thesis of Josephine Law-THE Hired Girl of a generation ago

Such is the thesis of Josephine Law-rence's latest novel "A Good Home With Nice People." Anyone who has ever dealt with a domestic servant in ever dealt with a domestic servant in a middle-class American home will agree that the problem is worth discussion. So will any domestic servant. And almost any supervisor of a Domestic Exchange will admit that Mrs. Hazen and Mrs. National, though scarcely typical mistresses, are recognizable as horrible examples.

Miss Lawrence has written the story of these two appalling ladies and the unfortunate girl whose bad luck it was to serve them. She has set down her material with vigor, irony and indignation, but it still remains less a novel than a thesis, with characters as marginal illustrations. The author of "A Good Home With Nice People" has a wonderful eye for detail, a sharp ear for dialogue, and a lively understanding of the ugly and absurd motives underlying the behavior of certain nice people. But with all this admirable equipment she has still failed to make her characters living, poignant or even deeply infuriating. Miss Lawrence has written the story failed to make her characters living, poignant or even deeply infuriating. The weakness of "A Good Home With Nice People" is that the author set herself to prove a point rather than to create a world of living people. Here everything is strained to the thesis. No two people can meet anywhere for the briefest period in these

pages without falling into instant d cussion, weary or furious, of t domestic servant problem, as thou it were some form of national cri-Every character is bent to the specattitude the problem creates. The are all caught at their most about ignominious or detestable moment by Miss Lawrence's unfailing camer eye. But these moments hardly to the whole of their story.

"A Good Home With Nice Peopless most of the virtues, as well

"A Good Home with Nice Pee has most of the virtues, as we most of the defects of good nat-istic writing. It is sharply deb-but it isn't vivid. It is exact, h does not leave one with a height

#### FROM MY FEBRUARY GARDEN OF VERSES

TWINKLE, twinkle, little star You must wonder what we are Hanging in the heavens so calm Like a very ugly bomb.
Twinkle, twinkle, watch us well!
We may blow ourselves to hell!

THERE is a man in our town And he is wondrous wise. He ran into a ball of wool And put it on his eyes. And when he found his eyes we

With silly tears for Spain, He found another ball of woo And stuffed it in his brain.

sense of life. It will leave the

sense of life. It will leave the reacertainly more aware, but its valies in its documentary rather the in its literary quality.

The irony in "A Good Home W Nice People" is lively, shrewd and over-subtlized. Miss Lawrence was plainly between the lines as does on them, and more than complacent mistress will find her openly pilloried here for the qualithat she most admires in herself an employer. If the domestican employer. If the domesti vants of America should ever to class-consciousness as a ruff exploited and unprotected grough Good Home With Nice People" serve as an admirable text boo

## BOOK OF THE WEEK

## Biography of a "Superior Man"

BY EDGAR McINNIS

"William Pitt, Earl of Chatham," by Brian Tunstall. Musson.

THE elder Pitt is one of those difficult characters who rouse upon acquaintance a mixture of admiration and dislike. Genius is always apt to be difficult; and in the case of Pitt his genius was more than balanced by an egotism of the most exasperating kind. His classic remark, "I know that I can save this country and that no one else can," was undoubtedly true enough; but the manners which this sublime self-confidence encouraged him to adopt were infuriating to many of his contemporaries and unattractive to posterity. Between his exaggerated servility toward the king and his contemptuous haughtiness toward his colleagues there seems to have been almost no middle ground. He was a "superior man"; but the extent to which he presumed on that superiority was hardly a sign of true greatness of spirit.

spirit.

Yet there was real greatness in Yet there was real greatness in him. It had serious and even fatal limitations; it showed itself only in special fields, and even then it was at times vitiated by Pitt's own shortcomings; but it none the less raised him head and shoulders over the statesmen of his time. Mr. Tunstall sets his greatness in its exact perspective. "These are the twin monuments of Chatham's career, his triumphant direction of the Seven Years' War and his refusal to countenance civil war in America." There were other elements in his career which were far less admirable. There are blemishes even on these twin monuments. But his achievements as an imperial statesman have outweighed perial statesman have outweighed perial statesman have outweighed in reputation all the blunders into which his erratic temperament betrayed him, and do much to justify Mr. Tunstall's statement: "Few will deny that Chatham was the greatest public man born in England since Cromwell."

England since Cromwell."

The present biography of Mr. Tunstall is an admirable and a welcome contribution to the understanding of Chatham. In the twenty-five years since the publication of Professor Williams' two-volume biography, a vast amount of work has been done on the period of Chatham's lifetime, and particularly on the early years of the reign of George III. This work seriously modifies many of the the reign of George III. This work seriously modifies many of the older views of the characters and events of the period, and casts new light on the significance of Chatham's position and policy. It is not the least of Mr. Tunstall's services that he has given to this material the synthesis which is so essential for a true understanding of Chatham's career.

while English arms swept her

while English arms swept her of both Canada and India were it work of Pitt as the dictatori director of British policy. And at the end he lost sight of his reobjective and threatened to invehis country in a prolonged at useless struggle in Europe, the still could not undo the strikin achievement which crowned it first British empire.

His attitude on the America controversy, the second greenoument of his career, is a nine ambiguous matter. There was fine generosity about his appreciation of the virtues of the America colonies, and much sound sense though his constitutional law makes though his constitutional law makes been unsound—in his attitute toward the taxation of America With all its misconceptions, is speech of January, 1766, bears it stamp of greatness throughous But it is certain that he did not understand the breadth of its sues at stake, and that his of of avoiding taxation but stressithe full imperial authority in other matters could have do little more than postpone the all the full imperial authority in other matters could have diffitle more than postpone the mate breach. And it is still mercatain—and Mr. Tunstall brithis out with the greatest cla—that his political factics we fatal to the success of his effito heal the quarrel between Britand her colonies.

## Limited Viewpoint

THE truth is that Chatham no real understanding of realities of politics and no t-broad views on policy gener. The shrewd Horace Walpole w-what might have been his epit. "Peace was not his element; did his talent lie in the details restore a nation by slow and w some progress." The full el were seen when he came to a ministry in 1767. Burke poured scorn on the lack of he geneity in personnel and the urbabsence of reasoned and consise policy which marked the Chathon Grafton ministry, and historiathave echoed his verdict. Mr. Turstall himself, in an excellent as allysis adde numerous actions. alysis, adds numerous confirmation allysis, adds numerous confirmation of chathand his description of Chathand his description of Chathandsubsequent failure in political tics leaves nothing more to be seen all the confirmation of the confirmation

THESE features make this ume a clear and admir balanced study of Chatham's pu balanced study of Chatham's put life; and if his private life occur a minor place, Mr. Tunstall laken care to bring out the which Lady Hester Gren played in her husband's care His portrait of her is clear sympathetic, and illuminates shrewdness and patience in a difficult role. There are one two other character sketches. St Imperial Strategy

The really great period of that career is as brief as it is triumphant. It is confined to those four years in which he took hold of the muddle that Newcastle and his associates were making of Britain's war policy and transformed it into decisive victory. Mr. Tunstall makes it one of his special tasks to show how Pit's conception of imperial strategy evolved in applying it with vigor and decision. The operations which led to the occupying of France's whole strength in continental operations.



A CONSOLIDATED PRESS PUBLICATION

## THE BOOKSHELF

## John Wilkes Booth, Assassin

BY HECTOR CHARLESWORTH

The Man Who Killed Lincoln," by Philip Van Doren Stern. Macmillan. \$3.35.

THE 130th anniversary of the birth HE 130th anniversary of the birth of Abraham Lincoln was recently be defeated in the United States, and nost co-incidently the above volatical assassin, John Wilkes Booth, a issued from the press. Assastions of public men have been freent even in our own times, but no er crime has so seized the imaginator mankind since the assassination. or crime has so seized the imaginaof mankind since the assassinaof Julius Caesar on March 15th,
B.C. In the minds of millions of
ple the slaying of Lincoln on
il 14th, 1865 (Good Friday) ranks
tragedy second only to the Cruknich of the crime has thought of availing
self of the enormous amount of
erial which exists with reference
the event, to present a relatively the event, to present a relatively plete picture of the assassin him-Mr. Stern dramatically reconstrated the central character and his land though some of the conversions are imaginary, they are psycically true.

ons are imaginary, they are psyogically true.
Incoln was murdered in a box at 1's Theatre, Washington, at 10.15.
April 14th, and died in a house set the street at 7.22 a.m. next day. For midnight the Secretary for E. M. Stanton, one of the few had his wits about him, set upibunal of enquiry and in another of the house, examined everyconnected with Ford's Theatre, others who had seen and talked Booth prior to the crime. In morning he left this tribunal to the President's death-bed and inmortal words: "Now he belongs he ages."

n the drag-net enquiry was reand the drag-net enquiry was re-id. Many innocent persons as as several guilty accessories were ted. At the trial of the latter y over 200 witnesses were heard, testimony as well as hundreds epositions not used, are on file positions not used, are on the ne War Department and were available to Mr. Stern. Thus uthor had no difficulty in learn-ist how Booth behaved and what id, before and after the event. In g this maze of material. Mr. shows penetrating selective in-ence, and his book is a cogent gripping narrative, which, once ed, is difficult to lay down.

Booth as Actor CONCENTRATING on the crime Stern has, I think, paid too attention to the hereditary of Booth's case; but he does up the common conception that ssassin was a dissolute out-of-actor. He was in fact the hand-it actor on the American stage, man of undoubted genius, welman of undoubted genius, welil as a Shakespearian star wherhe went. It is estimated that in
he earned \$20,000 playing under
hen prevailing stock company
m. Less than a month before
time he had won laudations in
ld tragedies, "Pescara" and "The
ate" at Ford's Theatre, and it
his intimate acquaintance with
playhouse and everybody conil with Laura Keene's organizaplayhouse and everybody cond with Laura Keene's organizathat enabled him to perfectly
and execute his crime. Compararnings of actors in the 'sixties
those of today Booth's rewards
proportionately on a parity with
of most present Hollywood
He was a scion of the most
and of American theatrical famiand the sensation caused by his
was analogous to that which
be created did John Barrymore
ally slav Franklin Roosevelt. be created did John Barrymore ally slay Franklin Roosevelt, was but 26 and an athlete, age tricks were somewhat simi-those of Douglas Fairbanks. He those of Douglas Fairbanks. He alled the "acrobatic actor," be-at his first entrance in "Mac-he used to leap to the centre stage from a high scenic rock. nning his crime he decided to

his device to escape, and leaped stage from the President's But for one fortuitous circumhe would have gotten clean As he leaped one of his spurs a flag draping the box, and alighted he broke the fibula left leg just above the ankle. left leg just above the anklefore he could make but slow
'ess after he rode away from
ington, and was obliged to hide
ture in thickets and barns until
hended near Port Conway, Viron April 26th. The diary he
during this period shows that
agined himself a modern Brutus,
twior of the people of the South.
name of Brutus was a sacred
the Booth family and the patic of his father, Junius Brutus
whom Joseph Jefferson in his
uge described as the greatest
actor America had ever known.
ncestors of the elder Booth were
teted by blood with John Wilkes,
inglish radical. Reckless radiradical. Reckless radi-mas in Booth's blood, and in-also. At the time of John is Booth's birth, the father was im of alcoholic insanity. The s Booth's birth, the insanity. The became an alcoholic as early s sixteenth year, but in that drinking age this was not a back to advancement. On the Lincoln was shot, more than the male population of Washing-and been drunk since the pre-Sunday when Lee had sur-gred to Grant at Appomatox.

#### Story of the Crime

THE diabolical cleverness with HE diabolical eleverness with which he planned the crime and ow to get to the carefully guarded incoln makes an absorbing tale. He med it carefully to take place when at one actor in the cast of "The merican Cousin" would be on the age. As he was gliding along the allery to the box, he was stopped of a guard who unfortunately did not

know who he was. He at once produced the visiting card of Senator Hale, the newly appointed Minister to Spain (to whose daughter Bessie he was secretly engaged), and was al-

Spain (to whose daughter Bessie he was secretly engaged), and was allowed to pass.

Assassination was an afterthought conceived on Tuesday, April 11th. Throughout the war, "camouflaged" by his calling as a traveling actor, he had been a secret agent of the South forwarding messages between Montreal and Richmond; and had done a great service by running the blockade with a consignment of quinine. His chief associate had been a very young but able spy, John Harrison Surratt of Surrattsville, Maryland—not far from the Booth home at Belair in that state. In the autumn of 1894 the pair had planned to abduct Lincoln and convey him through Maryland to Richmond. They had many associates whose names were never discovered, but Lincoln was too closely guarded to accomplish the job. Lee's surrender turned Booth into a homicide. His plot incubated within three days included aiso, the simultaneous cide. His plot incubated within three days, included also the simultaneous assassination of Hon. W. H. Seward, Secretary of State, Vice President Andrew Johnson and Gen. Grant. A

Secretary of State, Vice President Andrew Johnson and Gen, Grant, A real "killer" named Lewis Paine was sent to Seward's home and that statesman was saved only by an iron collar placed on his neck because of a dislocation of the jaw. Azterodt, a German wastrel, was to have killed Johnson at the Kirkwood Hotel but got drunk instead. Surratt was assigned to kill Grant on a railroad train, but Grant was too closely guarded. The idea back of all this was that with the North in disorder the South could rise again. It was madness because the South was bled white. It will never be known whether Booth when run to earth in a Virginia tobacco barn was shot by a soldier or committed suicide—probably the latter.

In the outcome, four persons, three of whom were undoubtedly guilty, were hanged. The fourth was the mother of John Surratt. She perhaps

mother of John Surratt. She perhaps mother of John Surratt. She perhaps knew of the abduction conspiracy but was undoubtedly innocent of any knowledge of the assassination plot. Several persons guilty of no offence save that of succoring the injured Booth while unaware of his crime were sent to prison.

The case of Surratt is amazing. Whether he tried to get at Grant is uncertain, but on Tuesday, April 18th,

Whether he tried to get at Grant is uncertain, but on Tuesday, April 18th, he reached Montreal, and remained there in hiding until September despite a reward of \$25,000 offered for his capture. Then he sailed for England in disguise but was betrayed by a surgeon on the boat. No Atlantic cable at that t.ne, and Surratt managed to get away to Rome where he enlisted in the Papal Zouaves as John Watson. He was recognized by an-Watson. He was recognized by another American and arrested, but made his escape to Alexandria, Egypt. Again he was arrested and ultimately brought back to America in 1867. Public rage had subsided and he produced see good an alihi that he was duced so good an alibi that he was freed. He settled down in business in Baltimore where he died in 1916 at the age of 73. In all the 51 years that had elapsed since Lincoln's death had never broken silence.

## THE CANADIAN SCENE

"The High Plains," by Wilfrid Eggleston. Macmillan. \$2.25.

"Sackcloth for Banner," by Jean-Charles Harvey, Macmillan, \$2.25.

## BY EDWARD DIX

KNOWING that the native char-

Acter is not without its blind side. this reviewer has no fear that too many people will agree with him about Mr. Wilfrid Eggleston's new Canadian novel. Nevertheless, speaking for those who may feel that a country is best expressed through the people who happen to be living in it, he is glad to report that Mr. Eggleston's 'The High Plains' is a significant and valuable piece of work.

As a boy, the author of this penetrative study of western Canada came to know the West well. As a journalist, within the last few years, he has written extensively of it—of a West vitten extensively of it—of a West vitten extensively of it—of a West vitten by drought, of the tragedy of its people. But newspaper reports, although they have made Mr. Eggleston known to the Canadian public, have not been enough. To a mind as honest and sensitive as his, something of the living quality of the West, the thing that he felt and saw and heard there, was lacking. The tragedy, to be properly understood, had to be reduced to its human form. His book is an attempt to do so. If you do not think that as an approach to a study of Canadian people this method is a new and important one, 'High Plains' is not your kind of a book. You had better stick to Hansard. Or to the Sunday afternoon broadcasts of Mr. George McCullagh.

The Barnes family who were English immigrants settled in southern Saskatchewan in the years immediately before the war. The government had recently withdrawn the ranching leases in that particular district and opened the country to the rush of new settlers. It was new land, not proven land—at least the Barnes had been warned—but David, the father, was courageous and willing; his family of four were young and healthy; and, with the determination born of years of yearning for the new life of Canadia, he was eager to take the chance.

Mr. Eggleston gives you the story of this family from their first prosperous harvest, through the succeeding years of drought and despair, to that last summer when, broken in health and spirit and alm

heartbreak of it but is powerless to free himself.

The story is told with dramatic emphasis. There are some imperfections, of course. The novel is Mr. Eggleston's first. He fumbles at times, as in the murder episode—part of the plot that makes everything turn out fairly happily for Eric in the end—when the book looked like turning into a detective story. But except for this instance, 'High Plains' is free of invention. It seems Mr. Eggleston is so sure of his material that he cannot go wrong. Even if his prose has little distinction, the lack of style does not hurt the effect. There is a sense of space in his book, of light, of color, and he makes his people live, completely and with tragic significance.

To THE reviewer accustomed to the hard-hitting ironies of Monsieur Jean-Charles Harvey's Le Jour, the romantic atmosphere of his novel, "Sackcloth for Banner" was somewhat of a surprise. Although week by week there is evidence to show that Monsieur Harvey is a poet, and a good poet, the part of romanticist was not the one that I'd thought up for him. Voltaire or, perhaps, Anatole France seemed to be more Jean-Charles Harvey's dish. Instead the author of "Sackcloth for Banner" turns out to be suspiciously like the pale-faced French Romanticists who were a pleasant snare in one's youth and later a bad habit. It's rather upsetting. TO THE reviewer accustomed to the

Perhaps it all comes from being Perhaps it all comes from being translated. Perhaps, when put into English no matter how good, the best French does lose something of its flavor. The English language, it seems, must always remain la langue des chiens. Or it may be that in the years that have lapsed since "Sackcloth for Banner" was brought out Monsieur Harvey himself has changed. He has become harder and sharper, perhaps—the kind of man who is happier—mow telling Monsieur Camillien Houde where exactly to get off.

lien Houde where exactly to get off.

The matter of Monsieur Harvey's romanticism is brought up because from his novel we were led to expect some strong stuff in his one-man rebellion against the powers to Outside the control of th some strong stuff in his one-man re-bellion against the powers in Quebec. Evidence of this revolt is there all Evidence of this revolt is there all right, but a generation raised on, say, the education of Studs Lonnigan or press photographs of the war in Spain is not the kind guaranteed to take easily to his hero, Max Hubert. Max didn't hit hard enough. Nor does Jean-Charles Harvey. Not in "Sackcloth for Banner," anyway. In Le Jour, now, it's another matter. No pulling punches there. "Sackcloth for Banner," you see, is somewhat dated. As Les Demi-Civilisés it appeared nearly six years ago. As Les Demi-Civilisés it ought to have stayed in this translation, even

milieu through Max Hubert, this is what happened. The Church in Quebec cracked down on him. The book was banned. He lost his position as Editor-in-Chief of Le Soleil. Four years later, when you'd think the hierarchy had done its worst, Premier Duplessis dismissed him from the Quebec Civil Service.

In a foreword to the English edition the editor of Saturday Night says of Harvey that 'what he hates, and what he wants to see robbed of power, is not any individual or any number of individuals; it is the crowd, the unreflecting and collectively cowardly mob who can always be manipulated by the most conscienceless among them...'

among them ...'
Still after that collectively cowardly mob, Jean-Charles Harvey has
widened the scope of his revolt. It is
not now Quebec alone. With Le Jour
he has taken it into the entire coun-

#### THE CRIME CALENDAR

BY J. V. McAREE

TODD DOWNING has written three TODD DOWNING has written three or four books about murders along the Mexican border, and we may have mentioned one or two of them here. They were not important enough, however, to remain in our mind and we had placed Mr. Downing as one of the hundred or two average American writers of detective fiction. But now in "Death Under the Moonflower" (Doubleday, Doran, \$2.25) he has produced one of the best stories we have read in months. It is refreshingly original in plot and motive, the characters are all alive and individual and the suspense is maintained right up original in plot and motive, the characters are all alive and individual and the suspense is maintained right up to the end. It possesses a quality which many first-class detective stories lack. It is exciting. It is also profoundly baffling. We salute it with a cheer... Also first-class, but in a very different way is "The Stoneware Monkey," by R. Austin Freeman (Musson, \$2). The hero is, of course, the dignified, not to say priggish, Dr. John Thorndyke, perhaps the most learned of all amateur and professional sleuths in fiction. Knowing Mr. Austin's little tricks pretty well, the reader will not be long in spotting the murderer, although the means by which he was detected remain in the doctor's massive brain until the end. The book is written in the antique Victorian English of which Mr. Freeman is unable to break himself and is well up to his average in this field in Spain is not the kind guaranteed to take easily to his hero, Max Hubert. Max didn't hit hard enough. Nor does Jean-Charles Harvey. Not in "Sackcloth for Banner," anyway. In Le Jour, now, it's another matter. No pulling punches there. "Sackcloth for Banner," you see, is somewhat dated. As Les Demi-Civilisés it appeared nearly six years ago. As Les Demi-Civilisés it ought to have stayed in this translation, even if that meant going to the dictionary for some people. "Sackcloth for Banner," as a title, is simply awful. When the book was brought out in 1934, it caused a sensation in Quebec. To give you an idea how correctly Jean-Charles Harvey had sized up his



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## WORLD OF ART

## The Architects Tell Their Story

BY GRAHAM McINNES

A RCHITECTURE is of all the arts that which touches us most nearly. We must live in houses, walk down streets, sit in theatres, eat in cafés, buy tickets in stations, work in factories and offices, swim at beaches and play in parks. Yet to the layman architecture often seems curiously remote and theoretical. I think this is partly due to the divorce in the mind of the public—and often in actual practice—between architect and builder.

At the seventh biennial exhibition of architecture and the allied arts which is being held at the Art Gallery of Toronto by the Toronto Chapter of the Ontario Association of Architects, something is being done to correct this impression. That something begins with the catalogue—where the interdependence of architect, builder, craftsman and consumer is vividly portrayed in diagram—and is given added meaning by the excellent display of the Housing Committee. We are brought face to face with architecture in action, as an art with deep and widespread social implications. We realize that true architecture is a mode of life, an expression of the group existence of a whole people. And it is a realization that is most stimulating. At the seventh biennial exhibition of

#### Tradition Reigns

THE present showing may be divided into three sections; current Canadian architectural practice, individual work by recognized masters, housing and town planning. The first section is perhaps the less interesting, at least to the non-professional. It is, of course, hard to judge by photo-

## DEFENCE OF NAZI HUMOR

After banning from the German stage a group of comedians who had implied in their quips that laughter has vanished from Germany. Dr. Goebells, in "Der Angriff," has begun a campaign to prove that present-day Germans have a high sense of humor.

ONE, two, three-Everybody guffaw!
(We deliver our fun
At the point of a gun.)

Hee!

'Such fantastic fables!" Deplores Dr. Goebbels;

"To imply that we're barren of jokes!
Just Communist rumor
Says we have no humor—
Another Red Muscovite hoax!

"We're highly hilarious:
The charge is nefarious
That the light of our laughter is low.
Such suggestions are rot!
Why, our Reich has the plot
For a Gilbert and Sullivan show!"

One, two, three Everybody guffaw! (We deliver our fun At the point of a gun. Hee!

graphs alone, but the domestic architecture appears in the main to be both timid and showy. The yast resources of modern materials and technics have labored and brought forth nothing. Plumbing may be 1939, but exterior design is heavily traditional, and often a mixture of traditional and often and traditiona

ARCHITECTURE is of all the arts THIS brings us to the Housing Com-THIS brings us to the Housing Committee's exhibit, which stresses the social aspect of architecture and planning, and points the truth that you cannot build in a vacuum. A decently designed building may show up its surroundings, but these very surroundings, detract from its excellence. Planning on a large scale, with broad vision, is necessary. How our own city has lacked large scale planning and broad vision is made only too plain by the fascinating maps which the committee has prepared. Civic apathy and speculative building produced the congested arteries and bottle necks which no amount of streamlined street-cars will empty. Short of radical re-planning, the system of radical re-planning, the system of palliative. But will a city which allowed its magnificent water-front to be covered with factories and railroad tracks be interested in far-sighted projects? Will a city which has given lowed its magnificent water-front to be covered with factories and railroad tracks be interested in far-sighted projects? Will a city which has given the speculative builder free rein, which has time and again allowed parish pump politics to kill planning schemes, look with favor on imagination and vision? Will a city which has failed even to provide its children with an adequate supply of parks be shamed at least into planning for the children of the future? These are the questions implicit in Dr. Bruce's report; these are the questions you ask as you examine the committee's maps, plans and statistics. It isn't a matter of morals—we all know you can't railroad people into doing something they don't want to do by shouting hellfire and brimstone at them—it's a question of convenience, economy, health and progress. It's a question of all the normal needs of any civilized community.

When you've done with the maps, have a look at Alvar Aalto's work, and see what an imaginative architect can accomplish in a sympathetic community. There are fine architects and planners here amongst us capable of similar enterprise. It is by exhibitions like this that the ground will be prepared for their employment in re-creating our surroundings. Don't miss this show; go to enthuse, to applaud, to laugh or to curse, but go.

#### Getting Together

WE LIVE in an age of shirts and labels, and woe to the man who attempts to assert his individuality too freely. Depending on where we live, we are continually forced, or urged to join leagues, associations and fronts on pain of ostracism or worse. As union is supposed to be strength, and as artists are notoriously disunited people, they are very vulnerable to this sort of approach. The average artist belongs to at least one society, and may belong to several. It rarely worries him that the aims of the bodies to which he belongs may be contradictory, that their executives may glare at each other in public, and that the demands which they make on him may seriously impair his productive capacity. He wants peace and quiet, so he joins, knowing that once he has joined, he won't be bothered again until the next society is formed, and occasionally believing that he has done himself a good turn.

In some cases, this is true; but when WE LIVE in an age of shirts and



UPHILL IS GOOD FUN. Beginning their climb at Hill 70, most famous of Laurentian ski hills at St. Sauveur des Monts, from left to right are: Miss Maud Hicks, Toronto; Miss Peggy Angus, Victoria, B.C.; Miss Barbara Steele, Westmount, P.Q.

-Photograph courtesy Canadian National Railways.



GETTING DOWN TO EARTH. This is Toronto's City Hall, but actually only a portion of the topmost part of the famous tower, photographed by "Jay" with his new ultra-magnification telephoto lens. At left is the scaffolding used by workmen to repair the gargoyles which have developed the annoying habit of shedding stone scales on the ground far below.

this week. Now in 1768 the Royal Academy was founded in England so that certain artistic precepts might be enshrined. Since that date academic art has enjoyed an official blessing, has had official spokesmen and institutional bodies to defend its own standards. There seems no pragan why nonnas had official spowersher an madards. There seems no reason why nonacademic art shouldn't do the same.
And that is what the Contemporary
Arts Society proposes. Its aim is
broad and general—"to defend the
professional interests of modern artists and the cause of modern artists and the sale
to get together on that. Obviously
the word "modern" needs defining,
and Lyman defines it in suggesting
that membership be open to painters,
sculptors and graphic artists of professional standards, whose standpoint is sincerely non-academic. An
interesting departure is the planning
of a special section for lay members.



"HE London, England, "Studio" has THE London, England, "Studio" has opened its annual photographic competition for the survey of the year's photography which it publishes every spring. Canadians are invited to contribute, and to have their material in by March 21st. There are no restrictions as to subject matter, and entrants are asked to send details as to camera, exposure, type of film, etc. with their photographs. All correspondence and material should be addressed to "The Studio," 44 Leicester Square, London, W.C.2, 44 Leicester Square, London, W.C.2.

## Help for Orphans

F YOU want to pick up some bar-IF YOU want to pick up some bargains in contemporary Canadian painting, sculpture and crafts, be sure to go along to the auction in aid of the Spanish Orphans at the Women's Art Association, 23 Prince Arthur Avenue. The date is Saturday 26th—the date of this issue. Among those contributing work are such well known figures in the art world as Sir Frederick Banting, Florence Wyle, Lawren Harris, Frank Carmichael, Dorothy Stevens, Pegl Nicol and Nicholaus Hornyansky. olaus Hornyansky.

ON FEBRUARY 18th C. G. Cumming opened a one-man show of por-traits and landscapes at the Malloney Galleries on Grenville Street. The Galleries on Grenville Street. The exhibition will be open till March 4th.

#### ONE-MAN SHOW BY P. W. LUCE

ONE OF THE promising younger ONE OF THE promising younger artists of British Columbia, Mr. P. v. Ustinow, recently attracted more than passing attention with a one-man show held in the Vancouver Art Gallery, when he displayed his versatility with oils, watercolors, pastels, pencil sketches, and a plaster plaque of the King and Queen. While some of the exhibits were criticized for a lack of vigor and originality, the majority showed a mastery of technique and a harmony of detail that received the cordial approval of the many visitors.

received the cordial approval of the many visitors.

Mr. Ustinow has an easy natural style which is particularly suited to harbor and riverside scenes, always popular subjects with Pacific Coast artists. A representative picture of this class is "Idle Tugboats", a distinctive study of waterfront inactivity under existing economic conditions. "Girl in Grey", a large oil, and a pastel, "Self Portrait", are both outstanding pieces of work, while a black and white, "The Old Ranger" also drew much favorable comment. Fourteen pencil sketches are included in the showing.

teen pencil sketches are included in the showing.

A Russian by birth, Mr. Ustinow has made his home in Vancouver for a number of years. In 1935 his portrait "Maestro Fabri" won the silver medal offered annually for competition by the council of the Art Gallery. He is an instructor at the evening classes of the Vancouver School of Art.

-incident with the Ustinow show the Art Gallery had on view a travel-ing collection of woodcuts, etchings, engravings, and textiles arranged by the Association of Polish Graphic

## COMING EVENTS

REVELSING the usual theatrical REVELSING the usual theatrical procedure, which is to present a play on Broadway first and then send it on tour, "Angela Is Twenty-Two," with Philip Merivale as the star and its co-author, Sinclair Lewis, making a personal stage appearance as commentator, will begin an engagement at the Royal Alexandra on Monday evening, February 27, prior to its showing in New York.

That this departure from custom can be successful is definitely proven by "Angela Is Twenty-Two," which by the time it reaches Toronto will have been on tour for nine weeks, during

been on tour for nine weeks, during which time it has gone no closer to Broadway than Cleveland. The play scheduled to open in New York in scheduled to open in New York in

the spring.
Sinclair Lewis, famed as the author Sinclair Lewis, famed as the author of "Main Street," "Babbitt," "Arrowsmith," "It Can't Happen Here," etc., and as the first American to win the Nobel Prize for literature, wrote "Angela is Twenty-Two" in collaboration with Few West Paris 1 Angela is Twenty-Two in collabora-tion with Fay Wray, the picture star. It is his third play to reach produc-tion, the others having been "Hobo-hemia," written in 1919, and "Jay-hawker," written in collaboration with Lloyd Lewis, the Chicago drama critic, and produced in New York in 1934 with Fred Stone as star as star

John Wildberg, who is both attorney



IDA KREHM, Canadian pianist who will be heard in the Women's Musical Club's final concert of the season at Hart House Theatre on Thursday, March 2, at 3 p.m.

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## THIRTY-SECOND ANNUAL TORONTO SKATING CLUB Carnival

Maple Leaf Gardens, March 6, 7, 8, 9, 10



MISS MEGAN TAYLOR, OF LONDON, ENGLAND Lady Figure Skating Champion of the World, who will be one of the featured artists in this year's Carnival

That the Club's annual Carnival, so hopefully inaugurated many years ago, would in its thirty-second edition be seen on five consecutive nights exceeds the most sanguine dreams of its founders but in again increasing the number of performances (this year from four to five nights) the Club was influenced by the fact that once more the mail order demand had exhausted the available supply for the original four nights.

The persistent requests for tickets, while extremely flattering to the Carnival management, has necessarily forced our members, in agreeing to a fifth night, to accept even greater claims on their time and energy. Over a hundred of the performers are young children and a large majority of the adults are engaged in professional or commercial life. As a matter of fact, the extension of the performances to five nights is in the nature of an experiment, as far as the Club is concerned, and it may be impossible to continue it in subsequent years.

Spurred on by the continued support afforded the Carnival by the public, the Club has endeavoured to produce each year the finest possible entertainment. To all subscribers the Club wishes to extend its sincere thanks.

and entrepreneur in New York, is the producer of "Angela Is Twenty-Two" which has been staged by Harry Wagstaff Gribble, one of the theatre's leading directors. Opposite Philip Merivale in the title role is Flora Campbell, a youngster, who is widely touted as the find of the season. The other players include Royal Beal, Barry Sullivan, Richard Kendrick, Mary Howes, Joaquin Souther and Barbara Thatcher. Barbara Thatcher.

A NYONE whose heart is still young enough to accept a fairy story of a shining prince and a golden-haired princess; anyone who would permit the intoxication of sweet sounds to possess their very soul, will enjoy "Lohengrin." One of the most beauti-ful of all opposes and one of the "Lohengrin." One of the most beautiful of all operas, and one of the most inspired, Wagner's great music-drama will be presented in Massey Hall on February 28 and March 2 by the Opera Guild of Toronto. As music, "Lohengrin" contains some of Wagner's finest inspirations, some of the greatest music of all time. The "Swan" music, Elsa's "Dream," and many other lovely passages are also unsurpassably beautiful, and generations of couples seem unwilling to proceed down the nuptial aisle to any music but the "Lohengrin Wedding March."

An old German legend, the Eng-

March."
An old German legend, the English one of King Arthur and his knights, and material from many other sources, were drawn upon by Richard Wagner for his "Lohengrin" opera. Its presentation by the Opera Gulld will be in English. The staging, lighting, costumes and all of the emlighting, costumes and all of the em-bellishments of operatic production

will be the best that money can it being the aim of the Opera Gu-have with this production the marked artistic success that feat its presentation of "Tannhauser"

seasons ago.

Sir Ernest MacMillan will
duct the opening performance
Tuesday evening. February 28.
Ettore Mazzoleni, under whose of tion the principals and chorus being rehearsed, will do the confing at the second performance, The day, March 2.



GREGOR PIATIGORSKY, world fa ous 'cellist who will be heard in the Eaton Auditorium on Thursday, Man 2 in one of the concerts of the Musi Masters' series.



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## PORTS OF CALL

## The Soviets Plan A Palace

BY PETER GOSPODIN

WHEN the Palace of Soviets, the projected gigantic monument to Lenin that will be 100 feet taller than the Empire State Building, is finished in 1942, it will overlook a city completely modernized and reconstructed. By that time, the once semi-Oriental Moscow will have been completely transformed into a modern city of steel stone and clare. semi-Oriental Moscow will have been completely transformed into a modern city of steel, stone and glass. Already the panorama of the Soviet Union's teeming capital indicates the sweeping changes that have been brought about by the ten-year plan of reconstruction that was inaugurated in 1935. The cheerful and varied lines of the Metro stations, the architecture of the Moscow-Volga Canal, the broadened boulevards, the glasswalled office buildings all reflect the motivating force that is behind the construction of the massive monument of the Soviet era.

To the tourist who revisits Moscow, even after only a year's absence, the changes in the appearance of streets and squares are little short of amazing. This same holds true for Moscovites who return to their native city after periods of service away from home. Many claim proudly that they lose their way among the new buildings and streets.

The familiar comparison of modern Moscow with the Moscow of Tsarist days offers some astounding facts. The one and a half million population of 1913 has increased to almost four million. A recent compilation of figures indicated that the industrial output of Moscow in 1936 exceeded the output of entire Russia in 1913 by some 2,000 million roubles. In the same year, 1913, Russia had 91 higher

the output of entire Russia in 1913 by some 2,000 million roubles. In the same year, 1913, Russia had 91 higher educational institutes and academies. At present Moscow alone has 74. In the single year, 1936, 150 elementary and secondary schools were built in Moscow as part of the vastly increased educational program. Tsarist Moscow had 16 libraries; Moscow today has over 2,000. Old Moscow had 14 theatres, Soviet Moscow has 60.

These figures in terms of buildings would seem sufficient to change the face of the entire city. With new transportation lines, government buildings, industrial construction, monuments, department stores, workers' homes, nurseries, parks, boulevards, the appearance of the city as well as the tempo of its activity is a dynamic transformation.

#### Nation in Miniature

IT IS often said that Moscow is the Soviet Union in miniature and it is this fact more than any other that has made this city so increasingly popular among foreign visitors. As the nucleus of the Soviet Universe it attracts thousands of Soviet visitors from the far-off republics of the U.S.S.R. The familiar phrase that "everyone is in Moscow, on his way to Moscow, or planning to go to Moscow" would seem to be no exaggeration. From every portion of the vast country come representatives either as visitors or as delegates to some conference, congress or festival. Caucasians in their belted jackets and bandoliers, Uzbeks in their gaily striped, quilted robes, fur clothed hunters from the far off taiga give exotic, living testimony of the diversity of the peoples of the Soviet Union. To the visitors from abroad they lend Moscow a charm and cosmopolitan quality that is not easily forgotten. And it is interesting to note that TT IS often said that Moscow is the

To the visitors from abroad they lend Moscow a charm and cosmopolitan quality that is not easily forgotten. And it is interesting to note that many of these Soviet visitors travel farther to get to Moscow than Canadians do in their entire journey across the Atlantic and the continent. If a Canadian tourist traveled east the same distance from Halifax as a native of Vladivostok travels going west to Moscow, the Canadian would go well over a thousand miles past Moscow and find himself somewhere in the steppes of Central U.S.S.R.

Very often it is difficult to realize the vast expanse of the Soviet Union and yet Moscow, as the capital of one-sixth of the earth, does reflect the extent and variety of the full Soviet scene. At its numerous theatres one may see dance groups and folk art companies from far-flung regions. In its museums are to be found exhibitions which demonstrate the living conditions of peoples throughout



THE TALLEST BUILDING IN THE WORLD will be the new Palace of the Soviets, now under construction in Moscow and shown in scale model above. The statue of Lenin at the top will be twice the height of New York's famed Statue of Liberty. —Photo courtesy Intourist; Inc.

every part of the country. There is always a living study of the ethnography of the U.S.S.R. standing in the queue of reverent visitors waiting to be admitted to the interior of Lenin's granite mausoleum. The man on your right in a street car may never have seen snow, while to the woman on your left, an ocean may ex-ist only in imagination.

For Sightseers

SOVIET and foreign visitors in Moscow are generally interested in the same sights. Foreign tourists

of Soviets will be devoted principally to meeting rooms and assembly halls and the main amphitheatre will accommodate more than 20,000 persons. Its structure will be so arranged that it will not have a single supporting pillar. Vertical transportation within the building will be managed through the use of 120 elevators and 60 highspeed escalators. The best view of speed escalators. The best view of reconstructed Moscow will be ob-tained from a terrace at the foot of the statue of Lenin: a position which may be reached by a three-minute elevator trip from the ground floor.



THE OLD MOSCOW. A splendid example of the massive pre-war architecture of the capital. This is the former English Nobility Club, now the Museum of the Revolution. —Photo courtesy Intourist. Inc.

RENOWNED artists and eminent

RENOWNED artists and eminent conductors in the international world of music will this year focus attention on Vichy's programs which are making the French Spa and resort a centre for lovers of music and the drama. "Vichy's rise as an international music centre has been no accidental gain from political prejudice, but the reward of artistically discriminating. well-balanced and carefully planned programs presented by its artists and conductors over a period of many years," stated Henry d'Ornano, Director of the French Government Tourist Bureau, who cites some of the musical productions that will be heard at Vichy this year.

VICHY FESTIVAL

Of especial interest to Canadians will be the Festival of Music and Drama to be presented in the Grand Casino under the direction of Rene Chauvet, who is well known to all music lovers. His presentations of music lovers. His presentations of the operatic fantasy "The Tales of Hoffman" have recently centered re-newed international attention on this colorful spectacle. The Festival, with its presentations patterned to appeal us presentations patterned to appeal to a variety of tastes, will this year open in June and continue with brilliant casts, conductors and productions throughout the summer season, climaxing its programs with the International Competition of Music scheduled for mid-September.

NOTABLE on the program of events will be the great number of pop-ular and classical concerts to be given in the Casino. With specially designed ular and classical concerts to be given in the Casino. With specially designed costumes and stage settings, and with spectacular effects obtained through the use of lights and color, M. Chauvet's productions promise to present opera at its artistic and scenic best. Matinees of operettas in which the "Grand Galas Lyriques" will figure, of musical dreams, and of the everpopular Vichy ballets are scheduled for the coming season and will present both beauty and dramatic interest to the world of music gathered at Vichy. While each year, for many years, Vichy has attracted international audiences with such conductors as Sir Thomas Beecham, Richard Strauss, Bruno Walter, Carl Elmendorf and Albert Wolff on the podium, a unique feature of the Vichy Festival this year will be the specialized programs to be given. For example, in place of the usually diversified offerings in which the works of a number of composers are heard, a series of concerts, covering a period of days will be devoted to the interpretadays will be devoted to the interpreta-

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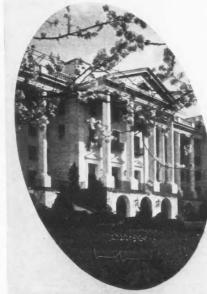




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Pre-view of



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tion of individual masters such as Beethoven, Brahms, Liszt, etc.

Supplementing the musical attractions will be the sports events where golf, tennis, fencing and pigeon-shooting vie in international championship tournaments. Beginning with the "Grand Horse Show" scheduled for June 28 to July 8, society and sports lovers will divide interest between the race meetings headed by the Grand Prix De Vichy and the aviation meets during August. For the tourist, the approach to Vichy is through a patchwork of ancient paths dating from Gallo-Roman days. In the calm and goil, tennis, tencing and pigeon-snooting vie in international championship tournaments. Beginning with the "Grand Horse Show" scheduled for June 28 to July 8, society and sports lovers will divide interest between the race meetings headed by the Grand Prix De Vichy and the aviation meets during August. For the tourist, the approach to Vichy is through a patchwork of ancient paths dating from Gallo-Roman days. In the calm and restful scenery of deep valleys, where medieval castles still mirror their outlines from forest hills in the winding waters of the River Allier, Vichy and its environs suggest a picturesque haven for those seeking health, the smiling facilities of a smart resort, the pleasures of a holiday vacation, and nature's most congenial setting for music lovers.

Among the tourist attractions is

its ancient masonry and decorations splendidly preserved; or the celebrated Castle of Randan, famed for its superb gardens and ancient moats, are all nearby and may easily be explored. Around Vichy cloistered hamlaven for those seeking health, the miling facilities of a smart resort, he pleasures of a holiday vacation, and nature's most congenial setting or music lovers.

Among the tourist attractions is



THE NEW MOSCOW. An apartment block in the modern manner; one of any which have been erected to relieve the housing shortage in the teeming capital of the Soviet state. —Photo courtesy Intourist, Inc.

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## WORLD OF WOMEN

## Hobbies In The Modern Manner

BY BERNICE COFFEY

REGINA has one of the most intertesting manifestations of a hobby to come to this column's attention in some time. No less than forty women make up a group actively interested in marionettes. All have learned the art from books with the assistance of Mrs. C. M. Willoughby who was dramatic instructor at Regina College. It was Mrs. Willoughby who eight years ago suggested that the circle to which she belonged in Metropolitan Church take up the production of marionette shows. Throughout the following years, the Marionette Circle, as it is called, grew in size and activity to its present dignity of a downtown club room and little theatre where the club meets twice monthly.

The circle is divided into groups, some to mold the doll heads from papier maché or carve them from wood, some to prepare scenery, some to paint the heads, and others to assemble costumes. All members get a complete training in all phases of the work, are able to fill any capacity in producing the show if necessary.

The dolls vary from 18 inches to 24 inches in height, and it would take one person probably a week to build one doll, working alone. To produce an average puppet show costs between \$50 and \$60, and each year the Circle has turned its allotment of \$200 towards support of the church. Small shows are produced during the year, but the Christmas show is the grand effort of the year.

Although the Circle was built with instruction from books on marion-REGINA has one of the most inter-

Although the Circle was built with Although the Circle was built with instruction from books on marion-ettes, ideas have been gathered from far corners of the continent. Mrs. Willoughby and Mrs. H. M. Schweitzer, co-directors, have visited puppet clubs at the University of Washington at Seattle, in Vancouver and San Francisco. The Circle itself is a member of the "Puppeteers of America."

#### Down to Earth

ON THIS page is a photograph show-

ON THIS page is a photograph showing the results of another woman's hobby-needlepoint, which continues to enlarge its number of enthusiasts. This is one of a set of tapestry seats worked by Mrs. R. H. Mayo of London, England, for the Chippendale chairs of the dining-room furniture of her London flat. They depict the Mayo crest—a dove holding an olive branch surrounded by laurel wreath, with initial in the corner.

Mrs. Mayo is the wife of Major Mayo, Technical General Manager of Imperial Airways, England, who is the inventor of the composite aircraft, the top half of which, "Mercury," made a record breaking flight last year from Foynes to Montreal and New York. Mrs. Mayo has traveled many thousands of miles by air as she has accompanied her husband on numerous occasions when he has been surveying new routes for Imperial Airways. One of these trips took her to New York in 1937 when the Bermuda-New York route was first surveyed. She has vivid recollections, too, of her first flight in 1924, when she was a passenger in an air race at Lympne, England, which in those early days of small and noisy 'planes was a curl-raising ordeal. There was only one other entry, whom her pilot defeated. It must be a pleasant sensation, even for as air-minded a person as Mrs. Mayo, to come down to earth and the restful tranquility of a bout with needle and canvas.

A SUNNY sky overhead, a clear road ribboning miles ahead, and an open car with the top down—bliss, pure unalloyed bliss! And now if the sunny day grows showery it is not necessary to become as wet as a seal while you engage in an uneven wrestling match with the top. A new power-operated top does the job in 15 seconds.

Raising or lowering the top is controlled by a two-way lever on the instrument panel, at the driver's left. This opens and closes valves admitting manifold suction to two power cylinders, one on each side of the car, behind the front seat. These two power cylinders, each 15 inches long,



MISS KEITHLEY SNOWDEN, daugh ter of the Yorkshire novelist of that name, and cousin of the late Viscount Snowden, photographed at the Em-press Hotel, Victoria, B.C., while a guest there. Miss Snowden is an authority on Tudor music.



THE FAMILY CREST worked in needlepoint on the seats of dining-room chairs. These are the work of Mrs. R. H. Mayo, wife of Major Mayo, Technical General Manager of Imperial Airways, England.

contain double-end pistons for exertin power either way, which in turn are geared up to the folding frame of the top. Special springs counterweight the top as it moves in either direction. Either raising or lowering is accomplished in about a quarter of a minute.

A single handle at the top of the windshield locks or unlocks the top with one motion, at the anchor hooks on three attachment posts. Above the main control switch is a warning, "Do not operate while car is in motion," to avoid possible sailboat

direction. Either raising or lowering is accomplished in about a quarter of a minute.

A single handle at the top of the windshield locks or unlocks the top with one motion, at the anchor hooks on three attachment posts. Above the main control switch is a warning, "Do not operate while car is in motion," to avoid possible sailboat effects that might rip the fabric.

TO THE studio of Katharine Powell, To THE studio of Katharine Powell, where our eyes were gladdened by one of the most engaging wall-papers called "Baby Birds." Set against a white background the design has a coral pink cage with an open door in which stands a mother bird in a state of maternal agitation as she watches her fledglings try their wings for the first time. Over her blue feathers she wears a jacket, on her head a green hat tied under the chin. One of her children has lost his hat during an involuntary lost his hat during an involuntary tail-spin. Another lad, wearing a

#### **TRAVELERS**

Mrs. Brooks Gossage, of Toronto, is spending some weeks in Florida.
Mrs. W. Mulock Boultbee and her son, Mr. Charles Boultbee, have left Toronto by motor for the south.
Mrs. H. S. Wilson, formerly Miss Frances Cudlip, has left Montreal with her two small sons, by the Washington, via the Panama Canal, for San Francisco, whither her husband has been transferred. Mr. Wilson left on January 19 for the coast, where he expects to reside with his family for several years.

## THE DISTAFF SIDE

## Exercises In Concentration

BY MARY LOWREY ROSS

had already got far beyond me.
"What do we have to think about?" I asked.

"It's quite simple," Miss A. said, "We have to think about Leadership. Then when we get our Leader we can think what our Leader thinks."

"I've been thinking about Leadership for weeks," Miss A. went on, "I've even practised some of the sound effects." She pulled in her chin, grasped the arms of her chair and made a sudden startling sound like someone being run over by a heavy truck. "For Heaven's sake what was that?" I said.

"That was the Groan of the Oppressed Taxpayer," Miss A. said proudly. "I can do the Crack of the Ward Politician's Whip too. And I can Issue a Ringing Challenge, and Sound the Warning Note of National Disaster, only I need props for those."

I said nervously that this was

Note of National Disaster, only I need props for those."

I said nervously that this was hardly the place for them anyway, and Miss A. looked a little hurt. After a moment she said wistfully, "You wouldn't like to hear The Stifled Voice of Public Opinion would you? It's one of my best numbers."

## There Go Taxes

"I WOULD not," I said. There "I WOULD not," I said. There was an interval of rather difficult silence after that. I drank my coffee and Miss A. sat staring sombrely out of the window at the City Hall. It was just closing time and the civic employes were coming out and hurrying to street cars. "Do you see that?" Miss A. asked suddenly and pointed to a distant employee who was wearing one of the new pancake sailors tied on behind. "That's where that extra \$3.69 on my last Property Owner's Tax Bill went," she said angrily. She brooded over this for a little, then she turned round and said challengingly, "Look, what did the City Hall ever do for you?"

"Well," I said, after thinking it well. I said, after thinking it over, "They analyzed several samples of Muskoka Lake water for me. And once they were very nice about a drain." "Exactly," Miss A. said, "nothing that a young energetic, honest Leader couldn't do without wasting the taxpayers' money."

"Look here," I said uneasily,

WE HAD been sitting in Bowles in the late afternoon, drinking coffee and discussing our national problem. Miss A. was very emphatic and confident.

"Only two things can save us in the present crisis," she said, "We have to think. And we have to have Leadership."

I nodded though the discussion had already got far beyond me. "What do we have to think about?" I asked.

"It's quite simple," Miss A. said, "We have to think about Leadership. Then when we get our Leader we can think what our "Put them into camps," Miss A. said, promptly.

"Put them into camps," Miss A. said promptly.
"But would that ensure freedom?" I asked doubtfully.
"Oh absolutely," Miss A. said.
"Forget city cares, get away from everything. There's no freedom like camp life."

## The Simple Plan

I ASKED a little nervously, "Is all this going to happen soon?"
Miss A. shook her head. "Not all
at once," she said. "We've got to face the future steadfastly. We've got to think, unite, concentrate."

I was quite bewildered by all these dazzling simplifications.
"But I can't concentrate," I said,
"I never could."

"I never could."

"Then you ought to go to a good concentration camp," Miss A. said. "You'd pick it up in no time."

"Of course you could practise at home," she added kindly. "Begin with simple exercises. Think. Think constructively. Think Leadership. Then go on to Think No.

Think constructively. Think Lead-ership. Then go on to Think Na-tionally. Think Unitedly, Think Unanimously, Think as your Leader Thinks."

I shook my head. "Oh, I'm sure I'd never be able to get that far," I said despairingly, "I know I'd never be able to Think as the Leader Thinks." Thinks.'

Thinks."

"Then you'd have to go to camp,"
Miss A. said, beaming like a Camp
Mother. "You'd love it. Flag drills.
Tooth brush drill every morning
and evening to the National Anthem. Reception and Initiation of
new Members, Jolly games of Follow the Leader. And then, of
course, the Quiet Hour when you
could sit and write long newsy letters to your Federal Representters to your Federal Represent ative

ative."

"But I thought there wouldn't be any Federal Representative," I said.

"That's all right," Miss A. said, laughing heartily. "There wouldn't

laughing heartily. "There wouldn't be any news either."

I finished my coffee and got up. "Well it certainly sounds a won-derfully simple plan." I said. "As it should," Miss A. said, as she followed me out. "After all we're a wonderfully simple people."

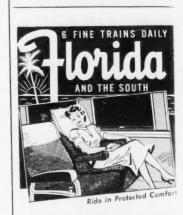


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## WORLD OF WOMEN

## Shades of Scarlett O'Hara

BY ISABEL MORGAN

THE Swiss must be a people of great imagination, for, working among the chilly shadows of the Alps, they have created exquisitely cool, sheer fabrics which will be a delight on hot summer days in Canada. It has suddenly become practical to wear diaphanous, cool organdy clothes morning, afternoon and evening, for the Swiss have perfected a permanent finish for their textiles so that they regain their fresh, crisp appearance after each dry cleaning or washing and ironing. Some have a permanent crinkled finish which even eliminates the necessity for ironing; the THE Swiss must be a people of

and froning. Some have a permanent crinkled finish which even eliminates the necessity for ironing; the garment needs only to be briskly shaken out when damp.

White and printed lingerie blouses of organdy for spring street and evening wear are beginning to be seen in the shops. A long-sleeved seersucker organdy blouse, printed in one-inch checks of navy blue and cyclamen, is shown with a pleated black crepe skirt for evening and again with a trim navy wool suit for daytime. Several simply cut blouses in the new gipsy stripe are presented for daytime and evening. The classic white sheer blouse appears in a new overskirt version, as well as in tuck-in style. Eyelet collars and cuffs, threaded in black ribbon, and lots of traditional lace applique follow the feminine trend in blouses this spring. The inherent coolness of dark printed street dresses of organdy is accented by the use of colored raffia belts. A navy blue tailored street dress, printed in a trim red pattern, is worn with

street dresses of organdy is accented by the use of colored raffia belts. A navy blue tailored street dress, printed in a trim red pattern, is worn with a three inch, hand-woven raffia belt. For evening there is all the ruffled crinoline prettiness of a Scarlett O'Hara. Hoop-skirted waltz dresses of pink organdy are trimmed with arcs of fragile black val lace, a triple-valance hoop-skirt of white organdy is bound in scarlet satin with an off-the-shoulder ruffle.

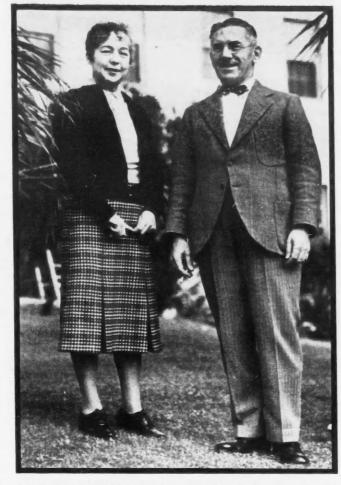
Very new, practical details, of which a Scarlett O'Hara never heard, are the removable puffed sleeves of one sheer white organza dress which has a flowing skirt over a ruffled chartreuse taffeta petticoat. When the puffed sleeves are slipped off, the gown becomes strapless and sleeveless, supported in the 1939 manner. Another gown, white printed in large coin dots of red, green and blue, has a snug shirred jacket with short sleeves. The jacket, which looks like the upper part of an informal dinner dress, comes off, revealing a formal decolletage.

SCENTS are surer than sights or sounds to make the heart strings crack," wrote Rudyard Kipling, and there is no doubt that scents have the power of recalling to the mind memories of the past. Helena Rubin-stein urges every woman to set about deftly building an impression of her-self through fragrance—to create for heavests a definite "marging persons".



LADY EDWARD MONTAGU of LADY EDWARD MONTAGU of Edmonton, Alta, who has been visiting her brother-in-law and sister, Mr. and Mrs. James C. Thompson, at Gleneagles, Cote des Neiges Road, Montreal, before sailing for England.

—Photograph by Rice.



COLONEL L. E. JONES, C.M.G., D.S.O., A.D.C., with Mrs. Jones, of Guelph, Ont., who spent part of January and February at Belmont Manor, Bermuda.

## ACROSS THE POND

## ... And The Heck With It"

BY MARY GOLDIE

stein urges every woman to set about defily building an impression of herself through fragrance—to create for herself and chinte "perfume personality" that will be as much a part of herself as the color of her eyes, or the charm of her smile.

Find the fragrance accents that suit you best, that are attuned to your personality, then keep a ward-robe of colognes and delightful body powders in matching fragrance on hand. This luxury every woman can afford, and it will be well worth the time and effort to cultivate a "fragrance temperament" that will become associated with you.

To make this matter of being consistent about perfume fragrances an easy one, Madame Rubinstein has created two new colognes with dusting powders to match. There is a delightful new Flower Petal Cologne, sweet and light as a breath of Spring, capturing all the delicacy and freshness of crushed flower petals. The same fresh odeur is incorporated in the velvety soft dusting powder to be used with this cologne after the bath. If you are the very feminine type that likes to be thought a bit of a clinging-vine, you'll adore this fragrance. In amore languid, pungent vein is the new Water Lily Cologne, which has the haunting subtle flavor of water lily buds as they lie open in the sun. Dusting powder in the water lily scent continues this cycle.

It's up to you to decide which of the varied and fascinating fragrance ensembles best expresses your temperament, and then "follow through" consistently, so that your friends, acquaintances and admirers will always associate that particular fragrance with you. You may be sure that once you have made your "perfume personality" a part and parcel of yourself, you will always be thought of in terms of that fragrance—and you'll be fragrantly and beautifully remembered in all your comings and goings.

treal with his ship and had been, too, on the west coast at Victoria, which he very much liked. We talked of Canada and of England; of accents and psychology; of modern civilization and the joys of the simple life of which civilization is depriving humanity; of hobbies and of fashion—and not of international affairs! It was a relief.

I LUNCHED one day recently with Miss Helen Hungerford of London, Ontario. She came to London some months ago from Montreal and is now fashion stylist for a Regent Street shop. Miss Hungerford was telling me that she had done a good deal of traveling about the British Isles in connection with her work and hoped soon to be going to Ireland, which she had never visited and in which she was very interested.

I met, too, this week Mr. Scott-Griffin of Toronto who has been living here for some five years. I was most interested to hear that he is a great hockey player and is on the Bournemouth team, which has been having such success this year. I believe the enthusiasm for hockey is growing in England and Mr. Scott-Griffin told me that in Bournemouth it had many ardent followers. His sister, Mrs. Hugh Norman, who has been living in the country is, I believe, soon coming into town to live.

MISS MARY MUNN, the Canadian pianist, who has recently given a recital over the Empire Transmission network of the wireless, is a graduate of McGill University. She began her musical studies in Canada and continued them at the Royal Academy of Music in London. She

EVERYONE knows how difficult it is these days to get away from talk of international affairs. The difficulty is, of course, quite natural. But it does grow tiring and almost boring. This week we "waited for Hitler's speech" (a thing we have been doing for many years now at just this time of year!) and we read glaring newspaper placards saying "Goering says Germany is feared." To cap it all, I went to see a play dealing with the same situation; a play full of wit and cleverness; a play having a great success here in London, and a play which I much endon, and a play which I much endon, and a play which I much endoned the success here in London, and a play which I much endoned the success here in London, and a play which I much endoned the success here in London and the Royal Academy of Music has at the present time, and has appeared on concert platforms in New York, Berlin, Vienna and Budapest, as well as in London and various Canadian cities. There are many representatives of the Canadian musical profession in London and the Royal Academy of Music has at the present time, and has appeared on concert platforms in New York, Berlin, Vienna and Budapest, as well as in London and various Canadian cities. There are many representatives of the Canadian musical profession in London and the Royal Academy of Music has at the present time, and has appeared on concert platforms in New York, Berlin, Vienna and Budapest, as well as in London and various Canadian cities. There are many representatives of the Canadian musical profession in London and the Royal Academy of Music has at the present time, and has appeared on concert platforms in New York, Berlin, Vienna and Budapest, as well as in London and various Canadian cities. There are many representatives of the Canadian musical profession in London and the Royal Academy of Music has at the present time, and has appeared on concert platforms in New York, Berlin, Vienna and Budapest, as well as in London and various Canadian cities. There are many representatives of the Cana

place.

I read with interest that Lord I read with interest that Lord Baldwin has accepted the invitation extended to him through the High Commissioner for Canada in London from the Rev. Dr. H. J. Cody, President of the University of Toronto, to inaugurate a lectureship founded in honor of Sir Robert Falconer, President of the University from 1907 under the University from 1907 honor of Sir Robert Falconer, President of the University from 1907 until 1932. Lord Baldwin will probably go to Canada in April for this purpose. He was last there on the occasion of the Ottawa Conference seven years ago. Canada will have reason to be proud of her distinguished visitors this year.

OTHER visitors to Canada, less distinguished but who will, nevertheless, do their part in cementing and strengthening relations and friendship between this country and the Dominion, are the two teams of girl cricketers who will cross the Atlantic to introduce the game of cricket to schoolgirls in Canada. I expect this game is already included, to some extent, in the sports curriculum of girls' schools there, but the forthcoming visit of the two teams should do much to make it more widely known and enjoyed. The teams are drawn from Harrogate College, Cheltenham Ladies' College, Roedean, and Bexhill and they will visit Canada as guests of the Overseas Education League of Canada. They will leave England on July 28th and will sail on their return from Canada on September 9th. They will make a coast-to-coast tour of Canada and will camp with Canadian schoolgirls for a week in the Rockies near Banff. OTHER visitors to Canada, less dis

ON THE occasion of his 86th birth-day, General Sir Ian Hamilton recently received many hundreds of congratulatory telegrams from all parts of the world. Those which pleased him most, I believe, were the ones which came from Canada. They announced that in his honor members of all the Gallipoli clubs in the Dominion were being issued with a tot of rum commemorating the tot of rum commemorating the tot of rum which he issued to them to go over the top in the Dardanelles. Sir Ian's career is already well-known to the majority of people and his "Memoirs" which he is presently writing, should make interesting reading. He has done so many things that it is difficult to record them. He served in the Afghan War, the Beerved in the Afghan War, the Beerver in Description of his previous publications is his "Gallipoli Diary" which relates his many adventures in that part of the world. ON THE occasion of his 86th birthwhich relates his many adventures in that part of the world.





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feed the tissues and get them healthier. It's a wonderful cream, that not greasy, yet full of nourishing properties. Wash in the mornings with tepid water and pat in Astringent Lotion, to close those pores. For your foundation, use Petal Lotion, with Greaskin Powder. You'll find the two together keep you matt all day.

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## AMONG THOSE PRESENT

BY BERNICE COFFEY

FROM London, England, comes word that Brigadier Francis Maynard, native of Ottawa, who recently relinquished his post as aide-de-camp to the King, was invested with the Distinguished Service Order at the year's first investiture at Buckingham Palace.

In 1937 Brigadier Maynard participated in the campaign against the

ticipated in the campaign against the tribesmen led by the Fakir of Ipi, rebelling against British authority in Waziristan.

#### Grenadier Guards' Ball

FIVE hundred guests attended the Canadian Grenadier Guards' Ball held Friday, February 17, under the distinguished patronage of Their Ex-cellencies the Governor-General and the Lady Tweedsmuir at the Armory, Montreal.

Lieutenant-Colonel G. S. Stairs, M.C., V.D., received the guests, assisted by Miss Margaret Stairs, Brigadier-General F. S. Meighen, C.M.G., V.D., and Colonel and Mrs. F. R. Phelan.

The drill hall, where the dancing The drill hall, where the dancing took place, was arranged like an army camp with marquees stretching along either side, housing individual tables, lighted by candlelight. Two hospital tents were arranged at either side, containing small tables. Union Jacks hung from the beams of the ceiling, and the officers' gallery at the other end of the hall carried the battle honors of the regiment and flags.

the other end of the regiment and flags.

The patrons and patronesses were: Mrs. C. C. Ballantyne, Lady Currie, Mrs. F. Logie Armstrong, Mrs. F. R. Phelan, Mrs. W. L. Bond, Mrs. A. A. Magee. Mrs. Jackson Dodds, Mrs. K. M. Perry, Mrs. T. S. Morrisey, Mrs. A. H. Cowie, Mrs. A. L. C. Gilday, Mrs. H. G. Norman, and Mrs. G. Gordon Lewis.

Among those present were: Lieutenant-Colonel and Mrs. H. M. Elder, Brigadier and Mrs. F. Logie Armstrong, Lieutenant-Colonel and Mrs. S. V. Cooke, Captain and Mrs. Chauveau. Lieutenant-Colonel and Mrs. Jackson Dodds, Colonel and Mrs. F. R. Phelan, Lieutenant-Colonel and Mrs. K. M. Perry, Lieutenant-Colonel



MRS. WILFRED HANBURY, who has Vancouver to take up residence in Ottawa.

-Photograph by Aber.

and Mrs. C. C. Ballantyne, Lieutenant-Colonel and Mrs. A. H. Cowie, Major and Mrs. M. F. Peiler, Major and Mrs. H. W. Rick, Colonel and Mrs. H. W. Johnston, Captain and Mrs. M. J. Scott, Lieutenant-Colonel L. L. Ibbotson, E.D.; Lieutenant-Colonel and Mrs. Paul Grenier, Lieutenant-Colonel and Mrs. D. E. Ross, Lieutenant-Colonel and Mrs. D. C. Slessor, Mr. Garner Currie, Lieutenant-Colonel and Mrs. T. S. Morrisey.



MISS CAROLINE DAVIS, debutante daughter of Mr. M. F. Davis of Ottawa.

Mr. Alex Adamson, Lieutenant-Colonel and Mrs. R. M. Gorrsline, Major and Mrs. F. C. Hanington, Captain and Mrs. K. J. Bjorn, Major and Mrs. J. W. H. G. H. van den Berg, Brigadier-General F. S. Meighen, C.M.G., V.D., Major and Mrs. A. E. D. Tremain, Lieutenant-Colonel and Mrs. W. G. H. Wurtele, Major and Mrs. W. G. H. Wurtele, Major and Mrs. G. V. Whitehead, Captain and Mrs. G. V. Whitehead, Captain and Mrs. G. Earle Wight, Commander and Mrs. Frederick E. King, Major General W. W. P. Gibsone, C.M.G., D.S.O., O.B.E., Major V. W. Hugman, Miss Phyllis Daniels, Captain and Mrs. C. B. Price, Major W. J. Joyce, Major A. J. Kerry, Mr. P. E. Priestman, Miss Alison Stanford, Major and Mrs. Keith Hutchison, Mr. and Mrs. A. N. Hilton-James, Mr. H. B. Chambers, Miss Nancy Shaw, Mr. A. McL. Gilday, Miss Joy Armstrong, Mr. John Heward, Miss Betty McLean, Mr. G. R. Whiston, Captain T. H. Carlisle, Mr. J. W. Fawcett, Miss Esther Laing, Miss Peggy Warrington, Miss Colleen Phelan, Lieutenant-Colonel N. C. Sutherland. Hague, Li Sutherland.

## Reception to Follow

THE lecture by Stefan Zweig, one of THE lecture by Stefan Zweig, one of the Town Hall series, which takes place at Eaton Auditorium, Toronto, on Monday evening, February 27, will be followed by a reception held in Mr. Zweig's honor by the Canadian Authors' Association. Among those who plan to be present are: Dr. and Mrs. E. J. Pratt. Professor and Mrs. George M. Wrong, Sir Wyly and Lady Grier, Sir Charles G. D. Roberts, Mr. and Mrs. W. A. Deacon, Dr. and Mrs. J. S. Bennett, Dr. and Mrs. Pelham Edgar, Mr. and Mrs. J. George Johnston, Mr. and Mrs. W. F. Sutherland, Mr. and Mrs. C. W. King, Mr. and Mrs. William Weller, Miss Elsie Pomeroy, Mr. and Mrs. N. A. Benson,



MISS NORAH BAILLIE, daughter of Mr. and Mrs. A. F. Baillie of Montreal, and guest of Miss Caroline Davis while in Ottawa for the opening of Parliament.—Photograph by Karsh.

Mrs. William Junor, Mr. and Mrs. F. E. D. McDowell, Miss Kaye F. E. Pointon.

#### Bishop's Candelabra

Bishop's Candelabra

ABOUT 800 guests attended the Bishop Strachan School Association dance, an event of Thursday, February 16, which took place in Eaton Auditorium, Toronto. Receiving the guests were the president, Mrs. W. H. Hargraft; the principal. Miss E. M. Lowe; and the dance convener, Miss Ruth Gilmour.

Supper was served in semi-buffet style in the Round Room and the foyer. The head table was centred with the beautiful old candelabra that belonged to Bishop Strachan, now the property of the B.S.S.A.

Guests included Miss A. M. O. Rossiter, Dr. R. G. Armour, Mr. and Mrs. Dawson Delamere, Mr. and Mrs. Arthur Jarvis, Rev. and Mrs. C. J. Stewart, Provost and Mrs. Cosgrave, Mr. and Mrs. Boyd.

## Miami Beach

COLOR is the keynote and play's the thing in this gay resort world. Days are filled with informal cabana parties and luncheons, and nights provide a glamorous setting for dancing under the stars.

dancing under the stars.

Joining the Canadian colony at the Flamingo hotel this week were Mr. and Mrs. W. R. Eakin, Mr. and Mrs. Omer De Serres and Miss Francoise De Serres; Mrs. Ida Macoun and Herbert Tooke, all of Montreal. Mrs. Hector Racine of Montreal, has taken an apartment in Miami Beach, where she will be joined shortly by Mr. Racine. They plan to remain through March. Mr. and Mrs. Marcel Pinsonnault of Montreal, are guests at the Braznell hotel for an indefinite stay. stay

Mrs. C. K. Morgan of London, Ont., who is spending the winter in a Nautilus hotel villa, entertained with a dinner party last week in compliment to Mr. and Mrs. E. H. Nellis, Canadians who are wintering in Miami.

Mr. and Mrs. Ray Lawson of London, and their debutante daughter, Miss Jean Lawson, who are members of the Nautilus Cabana colony, were hosts to Senator and Mrs. A. C. Hardy of Ottawa and their daughter, Miss Dorothy Hardy, on Sunday at a cabana luncheon.

New members of the Canadian contingent at the Braznell hotel are Mr. and Mrs. J. H. Davey of Montreal. Also at the hotel is Ernest Hibbert of

Popular members of the winter colony at the Pancoast hotel includes Mrs. A. S. Rogers of Toronto, who was joined here recently by her daughter-in-law, Mrs. Edward S. Rogers, also of Toronto. The former plans a trip to Jamaica before returning home. ing home.

Guests at the Frank W. Clarke home on North Bay road are Mrs. Lawrence Leonard and her daughter, Miss Patricia Leonard, of Toronto. The Clarkes also have been entertaining their guests at the Surf Club, where they are members. A. J. Major of Ottawa, has returned

to the Pancoast for his annual holiday. Mr. Major, who is Consul to Belgium, will be joined here soon by Mrs. Major. Arriving with him was St. B. Sladen also of Ottawa, who will

be here for several weeks.

Mr. and Mrs. T. R. Meredith of London, Ont., who are annual visitors in Miami Beach, have returned to the Whitman hotel for an indefinite stay.

Expected to be the centre of attractive Canadian social life during the season is the cabana of the J. E. Smallmans of London, Ont., who are at the Nautilus hotel. The Smallmans at the Nauthus note; The Smallmans will be joined shortly by Mr. Smallman's sister, Mrs. C. K. Morgan of London, who has taken a Nautilus villa for the season.

Mr. and Mrs. A. Haworth-Hardman of Hexton, Herbfordshire, Eng., have arrived from Nassau for their first

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MRS. RHEY BOSWORTH of the committee of the St. Paul Civic Opera with Mrs. Harrison Gilmour whom she is visiting for the Opera Guild of Toronto's production of "Lohengrin" in Massey Hall on February 28 and March 2. Mrs. Gilmour sings the soprano role of "Elsa" in the opera, opposite Myron Taylor of the Metropolitan Opera Company, who sings the title role.

visit here, and are guests at the Pancoast hotel.

Mr. and Mrs. Leigh B. Sheppard of Sultan, Ont., arrived at the Flamingo last week to remain for the winter have left Toronto for Bermuda, and sulfar large last week to remain for the winter have left Toronto for Bermuda, and sulfar large last week to remain for the winter have left Toronto for Bermuda, and sulfar large last week to remain for the winter have left toronto for Bermuda, and sulfar large last week to remain for the winter have left toronto for Bermuda. oast hotel.

Mr. and Mrs. Leigh B. Sheppard of Sultan, Ont., arrived at the Flamingo last week to remain for the winter season, having just completed a cruise ground. South American around South America by Pan American clipper ship. They have their ican clipper ship. Ti private seaplane here.

## TRAVELERS

The Duke and Duchess of Marlborough, of Blenheim Palace, Woodstock, England, arrived in New York by the Normandie. They were accompanied by their daughters, Lady Rose Spencer Churchill, Lady Caroline Spencer Churchill, and Lady Sarah Spencer Churchill, and were at the Towers of the Waldorf-Astoria, prior to leaving for Florida to join the

will return to town on March 10.

Mrs. Gilchrist and her daughter.

Miss Beverley Fleming, have left Toronto to visit the former's parents.

Mr. and Mrs. E. R. Wood, at Beverley

Hills, California Mrs. W. T. Whitehead and Mrs. W. T. Whitehead, Jr., of Montreal have left for Nassau, to be away until March 18.

March 18.

Mrs. Goodwin Gibson and her daughter, Miss Clara May Gibson have left Toronto for Palm Beach, Florida.

Mrs. W. W. Boultbee, of Vancouver, has left for England where she will join her son-in-law and daughter, Dr. and Mrs. J. C. Thomas.

## Concerning Food

## Catch As Catch Can

BY CYNTHIA BROWN

MEEN a bout with a pair of nuses and my sister producing last week, both very distracting, any guess, Lent has crept up on ere is no use your saying to th fish. Fish belongs to Lent religious denomination we and you know it. We may about the smell while it is but an informative dispatch paper the other day said, paper the other day said, prisoners on hunger strike days, cracked and ate when left fish frying." Don't bother he smell, it just stimulates the juices, if you can stimulate a All fish is good when it is not some, like smelts, are better cliff. Between the two sorts. nd some, like smetts, are better stiff. Between the two sorts, madian fish is a cinch to find, or fresh fish is always worth are extra two mile drive over and to the lake on a summer's hen you get there you may



O THE ROCKIES. Reading p. Miss Doreen Ainsworth, rna Engh, Miss Helma Hutch-liss Daisy Bourdon and Miss amson, as they left Vancouver anadian Pacific's "Snow Train" Istoke and the Western Canada Fir route they made a side the famous Sunshine Valley, ff, to try their skill on the h powder snow slopes. ourtesy Canadian Pacific Railway.

Saunders; the chances are poor, for in spite of lettered sign "Fish for Sale" the S's going the wrong way, for sale for a few hours and always different hours, build a handsome menuble fresh whitefish or herring are going to pick up when swimming, and never see a Mr. Saunders, and his fish, wo finets drying on the shore, at far out. You'll have to go dopen a can of salmon, and mild swearing. Next day's is don't bother Saunders, wind," he says. "Here, I can see two little ones. The rest wy York. I get a whale of a cash for Canadian whitefish york." You take the two is meekly, and go home to in the make them go 'round, as fresh as this are worth for, and New Yorkers are out. Take fillets of

whitefish and cut them in pieces the gright size for serving. Season well with salt and pepper, and put them in a buttered baking dish with a tablespoonful of finely chopped onion and a wineglassful of white wine, and a few daubs of butter. Cook in a hot oven—400-425—for ten minutes. Pour off the liquid into a saucepan, leaving the fish to keep warm. Add a tablespoonful of flour well blended with melted butter so that the sauce will not lump, but will thicken a little. Add a quarter of a cup of meat stock (tinned consommé is all right) and a few chopped mushrooms. Simmer until the mushrooms soften, then pour over the fish again, sprinkle with dried breadcrumbs and a few pieces of butter, and brown in the oven.

#### Frozen Smelts

THESE are delicious in winter for luncheon or for the fish course at dinner. Split them, dip in egg and breadcrumb, and sauté or deep fat fry them according to taste, and serve with Sauce Tartare, which can now be bought in a bottle.

#### Baked Herring

CUT off the heads and tails and CUT off the heads and tails and make three slanting incisions on each side of each fish, and rub with French mustard, and chopped parsley. Put in a baking dish with two tablespoonfuls of butter and three tablespoonfuls of salted milk. Bake for ten minutes (375-400). Turn the fish, baste it and sprinkle with breadcrumbs and put back in the oven for ten minutes more.

#### Cod In Cider

THIS is a Brittany dish, but is even better with Canadian cod, that faithful and cheap standby of the fish world. Cut fillets of cod in pieces and put in a casserole with one tablespoonful of olive oil, two cupfuls of cider and salt and pepper. You should have about two pounds of cod for this amount of cider. Season with salt and pepper and Worcester Sauce, and add a small, finely chopped onion, chopped parsley, and about four chopped mushrooms. Cook in a moderate oven until the fish is soft, then add three tablespoonfuls of butter into which has been stirred two tablespoonfuls of flour. Stir this into the cider sauce and cook until the sauce thickens and serve. THIS is a Brittany dish, but is even

#### Fish Curry

 $I^{\rm F}$  YOUR family like curry, try this recipe for fish curry.

- 4 onions (small ones or one large
- one) 3 tomatoes
- cooking apple banana

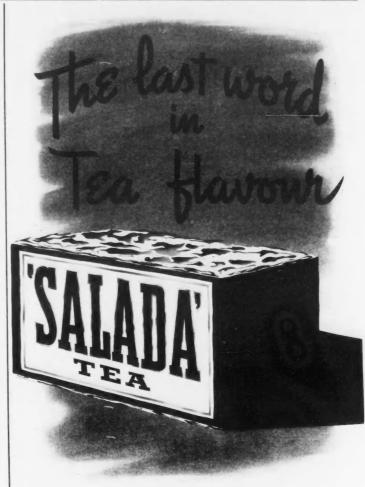


OUTFIT BY SCHIAPARELLI shows a number of new trends. The e dress in yellow and black check Viyella is completed by a sleeveless jerkin fastening down the front with a slide fastener. A yellow belt goes the jerkin. The jacket is in seal cut on a box line and the little seal hat, thed well over one eye, is decorated with orange and yellow feathers.

she wil ther. Dr



LIGHT AND SOFT as a youngster's frock, this skating outfit is made of powder blue Viyella flannel, with a slide fastener down the front. With it is worn a cerise velvet bonnet and mitts trimmed with white bunny fur. An imported belt, gay with embroidery, outlines the fitted waist. From the Robert Simpson Company, Limited.





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DEPARTMENT OF FISHERIES, OTTAWA.

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## OVER YOU GO!

says Grandpa Kruschen

Why does one person overflow with bounding energy and high spirits, whilst another can only just open the gates of life and crawl through? One keeps himself fit, the other doesn't—that's all. Constipation, liverishness, kidney troubles will fasten on to anybody if they get half a chance. A few days of irregularity, and poisons soon begin to spread through the system, lowering spirits, leadening

soon begin to spread through the system, lowering spirits, leadening limbs, making you feel all washed up from the moment you open dull eyes to the moment you try to fall uneasily asleep.

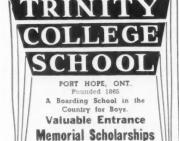
'Now try the "little daily dose" of Kruschen in your early morning coffee—the dose that makes Grandpa feel like a two-year-old all day and every day. The Kruschen three-fold action rouses bowels, liver and kidneys to do their full job. The aperient elements cleanse the intestines. The hepatic elements liven the liver. The diuretic elements strengthen the action of the kidneys. Poison won't stay long in your body after Kruschen gets to work! Ask your druggist for a 75c. bottle of Kruschen.

Whatever Soup you make or buy



# ALWAYS ADD a little

It will greatly improve the richness, the flavor and goodness and make them as nearly perfect as they can be.



awarded on Examinations in May

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## THE LONDON LETTER

## Universal Insurance For Universal War

BY P.O'D.

London, Feb. 5

TF WAR should come-from which,

IF WAR should come—from which, good Lord, deliver us all!—there can be little doubt that it will differ from all the previous wars of history in the immense and deliberate destruction of civilian life and property. That is the declared policy of the Central Powers, the "knockout blow" of which one hears so much—probably with the idea of making democratic flesh creep horribly.

In such an event, with London and the ports and probably most of the cities of the country being mercilessly hammered from the air, what becomes of insurance? This is a problem about which a great many people have been worrying—and with good reason, for most insurance contracts have clauses disclaiming responsibility in time of war. Not that the clauses make much difference, because every insurance company in the country would at once go bankrupt if called upon to meet losses so staggering.

Now the Government has stepped in—very much to the universal relief. In Parliament last week Sir John Simon set forth the main outlines of a general scheme for the insuring of civilian life and property. The details of the scheme have yet to be settled, for this is an immense and most complicated subject, but it is very heartening to the community at large to know that the Government is accepting responsibility in the matter. Civilians who are maimed, or who lose their property in the national defence—and almost everyone will be in one way or another part of that defence—will be compensated so far as the finances of the nation will permit.

After all, it is only fair and reason—

are there is a.e. The danger sal. and so must string to individed a shifty. Money crything, but it is a that the Govern-15. It will at least he public anxieties.

Som of insurance that of Commons decided that the Govern-15 is as one sometimes hap atty. As the Prime Mindefence of the proposal, no contemplate with indifferment of long service competitionent to spend his isst grinding poverty, unable to do for his dependents or family sing ago I took occasion to say, amber of the younger Conservagainst the high cost of getting Parllament and staying there. I remarked that this did not y to Labor Members, whose exsess were generally met out of a tral fund. Besides, the 1600 as a parllamentary aslary means, as contributory and self-supporting were generally met out of a tral fund. Besides, the 1600 as a parllamentary aslary means, as contributory and self-supporting were guested to their opponents. As the prime this is just another case of dipping into the took of the fundance of the distance of the widow of a form one to the other probably than they have ever been accustomed to.

It is after retirement that the Labor Member is hit and hit hard.



BRITAIN STILL HOLDS THE SEAS. Germany's submarine fleet is to be greatly expanded but the new *unterseebotes* will still be up against the deadly depth charges, now greatly perfected by the British Navy. Here is a remarkable photograph, passed by the Admiralty, showing the terrible effect of a depth charge which has just been dropped from H.M.S. "Wessex".

THE CHANGING FACE OF TORONTO. The famous old tower of the Mail and Empire building at the corner of King and Bay streets receives a last look from a new telephoto lens acquired by "Jay". The photograph was taken from street level, which gives some idea of the power of magnification of the lens. The Mail building is now being demolished, to be replaced by a handsome new bank structure.

MANY years ago the young man-MANY years ago the young manager of an oil company in the Dutch East Indies was approached by a representative of Standard Oil. This was in the days before the American Government did what they could to unscramble the eggs in that immense omelette, and when the word of S.O. was law in almost all the oil-fields of the world—law or the sword. The company of which the young Dutchman was manager had been cut-

The company of which the young Dutchman was manager had been cutting into the Far Eastern trade of the colossus. He was warned that they must come in or get out—right out of the oil business. The S.O. had rather a blunt way with its rivals. But, so far as this particular young Dutchman was concerned, Standard Oil was just another oil company, and he told them to run away and roll their hoop—or their barrel, perhaps. Anyway, the war was on.

It must have looked a good deal like the duel between David and Goliath; and that is exactly the way the verdict went. The young Dutchman won. The great American combine discovered that, though they were supplying the lamps of Chiaa, it was the young Dutchman and his company that were supplying the oil for the lamps of China—not at all an even break, from the S.O. point of view.

In the end a policy of appeasement

even break, from the S.O. point of view.

In the end a policy of appeasement was adopted. Great companies are a good deal better at that sort of thing, it seems, than great nations are. The commercial dictators do know where to bury the hatchet—when it isn't good business to go on trying to bury it in the other fellow's head.

The Standard Oil and the Royal Dutch (for that was the name of the young man's company) backed away from one another, smiling as amicably as their wounds would permit, and peace reigned in the oil markets of the East—a troubled peace, perhaps, but

peace reigned in the oil markets of the East—a troubled peace, perhaps, but still peace, firmly based on respect for the power and pace of the other fellow's wallop.

The young Dutchman, as you have probably guessed, was Henri Deterding, who died last week in Switzerland, where he had gone for the winter sports. Even to the end of his seventy-odd years, he remained an amazingly youthful person. And he never gave up his Dutch nationality, in spite of his English title—he was made Sir Henri for his services during the War—and in spite of his thirty years and more of residence in

ing the War—and in spite of his thirty years and more of residence in this country.

He was a great man in his own field—probably the greatest oilman of his time. In fact, he was so described to be by no less prejudiced a judge than a director of Standard Oil.

"We fellows figure things out," he said, "and sometimes we're pretty

said, "and sometimes we're pretty good at it. But that little Dutchman knows—and he's never wrong." It was Deterding who "floated the

It was Deterding who "floated the Allies to victory on a sea of oil," as Lord Curzon put it. And Admiral Lord Fisher—"Jackie" to us old seadogs—described him as "Napoleonic in his audacity, and Cromwellian in his thoroughness."

Granted a little friendly hyperbole, perhaps, that still remains a very big thing to say of anyone. But if any oil-thing to say of anyone.

perhaps, that still remains a very big thing to say of anyone. But if any oilman of his time deserved it, Deterding surely did. He was a man of tremendous ability and energy and force of character. And, as you might expect, he made more money than one man will probably ever again be allowed to make out of the oil-industry—or any other industry, for that matter.

## **TRAVELERS**

Mrs. John Lyle and Mrs. Duncan Coulson, of Toronto, have returned from New York.
Mr. and Mrs. Eaton Burden, of Toronto, who have been in Miami, have left by airplane for Nassau, where they will spend some weeks.
Senator and Mrs. J. W. deB. Farris of Vargouver and Mrs. J. W. deB. of Vancouver, are in Ottawa

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